S5895-1-U

1993 ANNUAL REPORT

NORTH CAROLINA BANKING COMMISSION

WILLIAM T. GRAHAM
COMMISSIONER OF BANKS

Our Mission

To foster efficient, safe and sound operation of state–regulated financial institutions for the purpose of maintaining a healthy economic climate for businesses and individuals in North Carolina. The Banking Commission will promote and preserve a vigorous regulatory environment that effectively addresses the diverse interests of the public and each financial service provider under Banking Commission supervision.

430 N. Salisbury Street, Dobbs Bldg., Box 29512, Raleigh, NC 27626–0512
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NORTH CAROLINA BANKING COMMISSION

WILLIAM T. GRAHAM
COMMISSIONER OF BANKS

January 1 , 1994

TO: THE HONORABLE JAMES B. HUNT, JR.

The 1993 Annual Report of the Commissioner of Banks is hereby respectfully submitted. This report contains detailed financial information about North Carolina state–chartered banks and licensed consumer finance lenders. In addition, it provides information about other industries regulated by this agency, including mortgage bankers and mortgage brokers, money transmitters, tax refund anticipation lenders and reverse mortgage lenders.

In 1993 the assets of North Carolina state–chartered banks increased 19.88%, from $25,539,792,000 to $30,617,010,000; deposits increased 17.39%, from $22,124,236,000 to $25,972,280,000; equity increased 18.94% from $2,045,926,000 to $2,433,431,000; and net operating income increased 21.98% from $253,322,000 to $309,000,000. These increases resulted in an improvement in return on assets from 1.04% to 1.12% and return on equity from 13.20% to 13.79%. The number of banks declined from 63 to 57, and the number of branches increased from 1153 to 1236.

Licensed consumer finance lenders made 649,433 loans in 1993 totalling $1,338,597,649 from 642 offices, as opposed to 586,445 loans totalling $1,176,966,965 from 659 offices in 1992.

As of year end there were 396 refund anticipation lenders, 136 mortgage bankers, 135 mortgage brokers, and 184 mortgage banker/brokers registered. There were 21 money transmitters licensed; and 3 approved reverse mortgage lenders and 4 exempt reverse mortgage lenders.

Sincerely,

William T. Graham
Commissioner of Banks

ADMINISTRATION

SUPERVISION

In 1993 examinations were conducted of 34 banks, 14 bank holding companies, 7 trust departments and/or nondepository trust companies, 1 savings bank and 27 electronic data processing facilities. There were also 21 supervisory visitations.

In addition, the Consumer Industries Section conducted 438 consumer finance examinations and 236 refund anticipation loan facilitator examinations.

William T. Graham	Commissioner of Banks
Hal D. Lingerfelt	Deputy Commissioner of Banks
W. Reitzel Deaton	Consumer Industries Administrator
Otis M. Meacham	Chief Examiner
T. Mercedes Oglukian	Counsel
Cecil Stewart	Automation Director
Irene Smith	Office Manager

Linda Bailey	Secretary
Peggy Beckwith	Clerk
Kay Denning	Accounting/Licensing
Bahman Dorafshar	Analyst
Raymond E. Grace	Special Examiner
Betty Hagerty	Secretary
David B. Hanson	Review Analyst
Winnie Johnson	Secretary
Jan Kinlaw	Executive Secretary
Charlotte C. Lyon	Secretary
Anda Morton	Graphics Clerk
Donna Moses	Computer Clerk
Sidney Peel	Receptionist
Phyllis Stephens	Assistant
Pam Strauss	Assistant
Marvin Teer	Applications Examiner

Bank Examiners

V. Winston Barnes	Field Supervisor
S. Kern Freeze	Field Supervisor
Norwood H. Mitchell, Jr.	Field Supervisor
Nancy G. Rhue	Field Supervisor
G. Scott Smith	Field Supervisor

Judy M. Craft	Assistant Field Supervisor
Al G. Edwards III	Assistant Field Supervisor
Wilber L. Loftin, Jr.	Assistant Field Supervisor
Wilma M. Perry	Assistant Field Supervisor

Amy J. Ausbon	Bank Examiner
Larry G. Batts	Bank Examiner
Patrick D. Brennan	Bank Examiner
Ben M. Briggs	Bank Examiner
Janette Brown	Bank Examiner
Rowe B. Campbell	Bank Examiner
John L. Clark	Bank Examiner
Ersdeen Cogdell, Jr.	Bank Examiner
George P. Davis	Bank Examiner
Samuel A. DeVenney, Jr.	Bank Examiner

Robyn Elias	Bank Examiner
Melanie Ford	Bank Examiner
Michael Gaston	Bank Examiner
Mark E. Hammond	Bank Examiner
Don Harrington	Bank Examiner
Phillip D. Huber	Bank Examiner
Mary M. Kane	Bank Examiner
Gregory B. Larimore	Bank Examiner
Linda Larimore	Bank Examiner
Philip S. Maness	Bank Examiner
James McAllister	Bank Examiner
Tom McElreath	Bank Examiner
James Merritt	Bank Examiner
Anthony C. Powell	Bank Examiner
William L. Robbins	Bank Examiner
Mark W. Snyder	Bank Examiner
L Michelle Taylor	Bank Examiner
Allyson K. Van Wyk	Bank Examiner
James A. Wall, Jr.	Bank Examiner

Consumer Industries Examiners

Tami W. Hinton	Field Supervisor
Waco Douglas	Examiner
Karen N. Donnald	Examiner
Yusador S. Gaye	Examiner
William D. Langston, III	Examiner
Robert W. Little	Examiner
Rodney Oldham	Examiner

THE NORTH CAROLINA BANKING COMMISSION

The North Carolina Banking Commission consists of 14 members, each appointed for 4 years. Twelve are appointed by the Governor, 2 by the General Assembly, 1 upon recommendation of the President of the Senate, and 1 upon recommendation of the Speaker of the House of Representatives. Five of the Governor's appointments must be practical bankers and 7 must be representatives of the borrowing public. The President of the Senate's recommendation must be a practical banker, and the Speaker of the House's recommendation must be a representative of the borrowing public.

The State Treasurer serves as an ex officio member of the Commission and presides as Chairman.

No person can serve more than 2 complete consecutive terms on the Commission, and a bank director who is not also a bank employee is prohibited from serving.

The Commissioner of Banks acts as the Executive Officer of the Commission. Banking Commission Members, as of December 31, 1993 are listed below:

Members	*Term Expires*	*Class*
Chairman, ex officio: **Harlan E. Boyles** State Treasurer 325 N. Salisbury Street Raleigh 27611 919/733-3951		
****James C. Adams** Vice President and City Executive First-Citizens Bank & Trust Company P.O. Box 1308 Mt. Airy 27030 919/789-9561	April 1, 1995	Practical Banker
***D. Mark Boyd, III** Chairman of the Board Lincoln Bank of North Carolina P.O. Box 399 Lincolnton 28093 704/735-3092	April 1, 1997	Practical Banker
***W. Maurice Bridges** P.O. Box 1619 Rocky Mount 27802 919/977-8943	Apri. 1, 1997	Public Member
****E. Royden Clarke** President and Chief Executive Officer The East Carolina Bank P.O. Box 337 Engelhard 27824 919/925-9411	April 1, 1995	Practical Banker
****Ted N. Griffin** Box 51566 Durham 27717 919/490-2911	January 25, 1994	Public Member
***Judy Harrison** 1917 Queens Road Charlotte 28207 919/274-1538	April 1, 1997	Public Member

Members	Term Expires	Class
****Charles H. Mercer, Jr. P.O. Box 1776 Raleigh 27602 919/832–8396	April 1, 1995	Public Member
*John H. Morrison President and Chief Executive Officer First Commercial Bank P.O. Box 3079 Asheville 28801 704/257–2800	April 1, 1997	Practical Banker
**A. C. Parker 717 Hay Street Fayetteville 28301 919/323–4434	April 1, 1995	Public Member
*Mary M. Pope Post Office Box 1783 Pinehurst 28374 910/295–3302	April 1, 1997	Public Member
*Charles M. Snipes President Bank of Granite P.O. Box 578 Hickory 28603 704/328–5611	April 1, 1997	Practical Banker
**G. Henry Temple, Jr. P.O. Box 53 Raleigh 27602 919/832–5732	April 1, 1995	Public Member
**Michael L. Weisel 246 E. Davie Street Raleigh 27601 919/834–5005	April 1, 1997	Public Member
**Henry G. Williamson, Jr. President Branch Banking and Trust Company P.O. Box 1847 Wilson 27893 919/399–4325	April 1, 1995	Practical Banker

Appointed by:

*	Governor James B. Hunt, Jr.
**	Governor James G. Martin
***	General Assembly, upon recommendation of the President of the Senate
****	General Assembly, upon recommendation of the Speaker of the House

HIGHLIGHTS OF 1993 BANKING COMMISSION MEETINGS

January 20, 1993

Commission discussed the "other business" provision of the Consumer Finance Act.

March 17, 1993

Approved conversion of Security Federal Savings Bank, Durham, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed May 13, 1993.

Approved conversion of First Financial Savings Bank, Kinston, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed March 26, 1993.

May 19, 1993

D. Mark Boyd, III, W. Maurice Bridges, Judy Harrison, John H. Morrison, Charles M. Snipes and Michael L. Weisel were sworn in as Banking Commission Members.

Approved the procedure necessary for Bank of Stanly, Albemarle, to form and be owned by a bank holding company, Stanly Capital Corp.

Approved conversion of Granite Savings Bank, Inc., SSB, Granite Falls, to a commercial bank and merger of resulting bank into Centura Bank, Rocky Mount.

The merger was completed July 30, 1993.

Approved conversion of Citizens Savings Bank, Inc., Rocky Mount, to a commercial bank and merger of resulting bank into Southern Bank and Trust Company, Mount Olive.

The merger was completed July 9, 1993.

July 21, 1993

Approved conversion of Carolina Savings Bank, Wilmington, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed August 16, 1993.

Approved conversion of Edenton Savings and Loan Association, Edenton, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed August 30, 1993.

Approved the procedure necessary for Guaranty State Bank, Durham to form and be owned by a bank holding company, Guaranty State Bancorp.

Approved conversion of SouthTrust Bank, FSB, Concord, from a savings and loan association to a commercial bank to be named SouthTrust Bank of Central Carolina.

The conversion was completed August 9, 1993.

Approved conversion of Home Federal Savings Bank of Eastern North Carolina, Greenville, to a commercial bank and merger of resulting bank into United Carolina Bank, Whiteville.

The merger was completed November 12, 1993.

Approved conversion of Pioneer Savings Bank, Inc., Rocky Mount, to a commercial bank and merger of resulting bank into First–Citizens Bank & Trust Company, Raleigh.

The merger was completed September 23, 1993.

September 22, 1993

Approved conversion of Canton Savings Bank, Inc., SSB, Canton, to a commercial bank and merger of resulting bank into Centura Bank, Rocky Mount.

The merger was completed December 31, 1993.

Approved conversion of First Savings Bank of Forest City, SSB, Forest City, to a commercial bank and merger of resulting bank into Centura Bank, Rocky Mount, on a 7 to 1 vote, after objections from some of the depositors were heard.

The merger was completed October 15, 1993.

Approved the request of Anchor Financial Corporation, Myrtle Beach, South Carolina, to acquire Topsail State Bank, Hampstead.

The merger was completed December 31, 1993, and the bank was renamed The Anchor Bank of North Carolina.

Approved the merger of Bankers Trust of North Carolina, Greensboro, into Triad Bank, Greensboro.

The merger was completed December 17, 1993.

Approved the merger of New East Bank of the Albemarle, Elizabeth City; New East Bank of the Cape Fear, Fayetteville; New East Bank of Goldsboro, Goldsboro; New East Bank of Greenville, Greenville; and New East Bank of New Bern, New Bern, into Triangle Bank & Trust Company, Raleigh.

The merger was completed December 28, 1993, and the bank was renamed Triangle East Bank.

Voted unanimously to place on the agenda for the November 17, 1993 meeting a review of consumer finance interest rates.

November 17, 1993

Approved conversion of Old Stone Bank of North Carolina, High Point, to a commercial bank and merger of resulting bank into Branch Banking and Trust Company, Wilson.

The merger was completed February 11, 1994.

Approved the procedure necessary for Unity Bank & Trust Company, Rocky Mount, to form and be owned by a bank holding company, Atlantic Community Bancorp., Inc.

Approved the merger of First Charlotte Bank, Charlotte, into Centura Bank, Rocky Mount.

The merger was completed December 31, 1993.

Approved conversion of Robeson Savings Bank, Inc., SSB, Lumberton, to a commercial bank and merger of resulting bank into Centura Bank, Rocky Mount.

The merger was completed December 31, 1993.

Voted unanimously to hold a Special Meeting to decide whether the Commission should reduce the maximum interest rates charged by consumer finance licensees making maximum loans of $3,000.

At the February 9, 1994 Special Meeting, the Commission voted 7 to 3 not to reduce the rates.

NORTH CAROLINA BANK HOLIDAY SCHEDULE
1994

MANDATORY

Holiday	Day	Date
New Year's Day	Monday	January 3
President's Day	Monday	February 21
Good Friday	Friday	April 1
Memorial Day	Monday	May 30
Independence Day	Monday	July 4
Labor Day	Monday	September 5
Thanksgiving Day	Thursday	November 24
Christmas	Monday	December 26

OPTIONAL

Holiday	Day	Date
Martin Luther King's Birthday	Monday	January 17
Veterans Day	Friday	November 11

NOTE: **When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.**

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

NORTH CAROLINA BANK HOLIDAY SCHEDULE
1995

MANDATORY

Holiday	*Day*	*Date*
New Year's Day	Monday	January 2
President's Day	Monday	February 20
Good Friday	Friday	April 14
Memorial Day	Monday	May 29
Independence Day	Tuesday	July 4
Labor Day	Monday	September 4
Thanksgiving Day	Thursday	November 23
Christmas	Monday	December 25

OPTIONAL

Holiday	*Day*	*Date*
Martin Luther King's Birthday	Monday	January 16
*Veterans Day	Saturday	November 11

NOTE: **When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.**

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

* **Banks that operate on Saturday may observe this holiday. There is no alternate holiday for banks opening Monday through Friday.**

NORTH CAROLINA BANK HOLIDAY SCHEDULE
1996

MANDATORY

Holiday	*Day*	*Date*
New Year's Day	Monday	January 1
President's Day	Monday	February 19
Good Friday	Friday	April 5
Memorial Day	Monday	May 27
Independence Day	Thursday	July 4
Labor Day	Monday	September 2
Thanksgiving Day	Thursday	November 28
Christmas	Wednesday	December 25

OPTIONAL

Holiday	*Day*	*Date*
Martin Luther King's Birthday	Monday	January 15
Veterans Day	Monday	November 11

NOTE: **When a legal public holiday falls on a Friday, a bank may close the Saturday and Sunday immediately following such holiday.**

When a legal holiday falls on a Monday, a bank may close the Saturday and Sunday immediately preceding such holiday.

G.S. 53-77.2A(b1)

REGULATION OF DEPOSITORY INSTITUTIONS

The United States has a dual system for regulating depository financial institutions. Federally–chartered banks, which must have "National" or "N.A." as part of their name, are regulated by the Comptroller of the Currency and are automatically a member of the Federal Reserve System.

Federally and state–chartered commercial banks, savings and loan associations and savings banks are insured by the Federal Deposit Insurance Corporation (FDIC). Bank holding companies are regulated and examined by the Federal Reserve System.

North Carolina chartered commercial banks are regulated and examined by the North Carolina Commissioner of Banks and the FDIC. If state–chartered banks elect to join the Federal Reserve System, they are then also subject to examination by the Federal Reserve.

North Carolina chartered savings banks are regulated and examined by the Savings Institutions Division of the North Carolina Department of Commerce and by the FDIC. State chartered savings and loan associations are also regulated and examined by the Savings Institutions Division as well as the FDIC and the Office of Thrift Supervision (OTS).

Federally–chartered savings banks and savings and loan associations, which must have "Federal" or "F.S.B." as part of their name, are regulated and examined by the OTS and the FDIC.

North Carolina chartered credit unions are regulated and examined by the Credit Union Division of the North Carolina Department of Commerce. Federally–chartered credit unions are regulated and examined by the National Credit Union Administration.

Credit unions are insured by the National Credit Union Administration.

Addresses Of Applicable Regulators

FEDERAL RESERVE BANK OF RICHMOND
701 East Byrd Street
Post Office Box 27622
Richmond, Virginia 23261
800/446–7045

COMPTROLLER OF THE CURRENCY
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
404/659–8855

FEDERAL DEPOSIT INSURANCE CORPORATION
Marquis One Tower, Suite 1200
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
404/225–5800

OFFICE OF THRIFT SUPERVISION
Southeast Region
Post Office Box 105217
Atlanta, Georgia 30348–5217
404/888–0771

NATIONAL CREDIT UNION ADMINISTRATION
7000 Central Parkway, Suite 1600
Atlanta, Georgia 30328
404/255–6828

NORTH CAROLINA BANKING COMMISSION
430 N. Salisbury Street, Dobbs Bldg.
Box 29512
Raleigh, North Carolina 27626–0512
919/733–3016

SAVINGS INSTITUTIONS DIVISION
North Carolina Department of Commerce
Tower Building, Suite 301
1110 Navaho Drive
Raleigh, North Carolina 27609
919/850–2888

CREDIT UNION DIVISION
North Carolina Department of Commerce
Tower Building, Suite 300
1110 Navaho Drive
Raleigh, North Carolina 27609
919/850–2929

THE NORTH CAROLINA BANKING COMMISSION FACT SHEET

Banks and Bank Holding Companies

The North Carolina Commissioner of Banks regulates banking under N.C.G.S.53 *et seq.* Primarily this office ensures the safe conduct of banking business, maintains public confidence in state-chartered banks, and protects the banks' depositors, debtors, creditors, and shareholders.

As of 12/31/93 we had:

50	Bank Holding Companies registered
21	Bank Holding Companies registered and regulated
5	Trust Representative Offices registered
1	Loan Production Office registered

As of 12/31/93 we regulated:

57	banks	1,236 branches
3	nondepository trust companies	

As of 12/31/93 state-chartered banks had:

Total Deposits	$25,918,744,000
Total Assets	$30,563,697,000

Consumer Finance

The North Carolina Consumer Finance Act (N.C.G.S. 53-164 *et seq.*) authorizes the Commissioner of Banks to license and supervise small loan companies that make direct consumer loans of $10,000 or less and charge rates in excess of those permitted by Chapter 24. These lenders may choose to make loans as a General Lender (N.C.G.S. 53-173) or as an Optional Rate Lender (N.C.G.S. 53-176).

As of 12/31/93 we had licensed:

108	General Lenders (lend $3,000 or less)
534	Optional Rate Lenders (lend $10,000 or less)
642	**Total Offices**

Refund Anticipation Loans

The Refund Anticipation Loan Act requires facilitators who make tax refund loans to register with the Commissioner of Banks.

As of 12/31/93 we had registered:

396	Refund Anticipation Lenders
678	Offices

Registration Of Mortgage Bankers And Brokers

Under the provisions of N.C.G.S. 53-233 *et seq.*, mortgage bankers and brokers must register with the Commissioner of Banks unless they are exempt. These exemptions include financial institutions presently regulated by the state or federal government and real estate agents or brokers licensed by the North Carolina Real Estate Commission.

As of 12/31/93 we had:

136	Mortgage Bankers	482 branches
135	Mortgage Brokers	82 branches
184	Mortgage Banker/Brokers	199 branches

Totals: Registrants - 455 Branches - 763 Offices - 1,249

Money Transmitters

The Money Transmitters Act (N.C.G.S. 53-192 *et seq.*) provides that no one can sell or issue checks, drafts, money orders, or other instruments for the payment or transmission of money unless licensed by the Commissioner of Banks.

As of 12/31/93 we had:
21 Money Transmitter Licensees

Reverse Mortgages

The Reverse Mortgage Act (N.C.G.S. 53-255 *et seq.*) authorizes the Commissioner of Banks to approve reverse mortgage lenders. Even though banks, savings institutions, and credit unions are exempt and do not have to obtain the Commissioner's approval, nevertheless they must notify him of their intent to offer reverse mortgages.

Reverse mortgages are available to homeowners over 62. They provide monthly loan advances which are repaid upon death or the sale of the house.

As of 12/31/93 we had approved:

3	Reverse Mortgage Lenders
4	Exempt Lenders

Trust Licensees

Pursuant to N.C.G.S. 53-159.1, *et seq.*, banks wishing to act in a fiduciary capacity must make application to the Commissioner of Banks for a license, and renew the license annually thereafter. Licenses are granted or renewed upon a determination of applicant's solvency and receipt of a fee.

As of 12/31/93 we had:
23 Trust Licensees

12/31/93

BANKING

ACTIVITIES OF STATE-CHARTERED BANKS

1993 CHANGES IN STATE–CHARTERED BANKS

The Commissioner of Banks processes formal applications for new banks, bank mergers and acquisitions as well as branch openings, closings, consolidations, and relocations. After the application is reviewed recommendations are made to the Banking Commission which takes final action on each transaction.

As of December 31, 1993, North Carolina had 57 state–chartered banks operating 1,236 branches compared to 1992 when 63 state–chartered banks operated 1,153 branches in our state.

Summary Statistics

Number of State Banks, December 31, 1992	63
Number of Branches	1153
TOTAL OFFICES	**1216**
Number of State Banks, December 31, 1993	57
Number of Branches	1236
TOTAL OFFICES	**1293**
Number of S&L's Converted to State Banks	1

Branch Statistics

De Novo Branches Established	15
Branches Established as Result of Purchase of Thrift Offices Including Branches Purchased Through Resolution Trust Corporation	44
Number of Branches Established as Result of Purchase from National Banks	5
Number of Branches Acquired Through Merger of S&L with State Bank	48
Number of Branches Established as Result of S&L Conversion to State Bank	13
Number of Branches Established as Result of Merger of State Bank with State Bank	7
Number of Branches Closed	48

1993 TABLE OF CHANGES IN STATE–CHARTERED BANKS

Date	Name	Location
New Branches		
January 4	First–Citizens Bank & Trust Company	Cross Creek Office 3808 Guess Road Durham
January 4	First–Citizens Bank & Trust Company	Woodcroft Office 1308 Highway 54 Durham
March 1	Central Carolina Bank & Trust Company	Twin Lakes Branch (LSF) 100 Wade Coble Drive Burlington
March 1	Lexington State Bank	Thomasville National Highway Office 724 National Highway Thomasville
March 29	Branch Banking and Trust Company	Arendell Street–Morehead City 2201 Arendell Street Morehead
March 29	Branch Banking and Trust Company	Cashwell Drive Branch 2801 Cashwell Drive Goldsboro
March 29	Branch Banking and Trust Company	Main Office 101 South Caswell Street LaGrange
March 29	Branch Banking and Trust Company	Main Office 259 North Main Street Mount Airy
March 29	Branch Banking and Trust Company	Main Office 290 North Bridge Street Elkin
March 29	Branch Banking and Trust Company	Main Office 301 South Main Street King
March 29	Branch Banking and Trust Company	Main Office 6454 Shallowford Road Lewisville
March 29	Branch Banking and Trust Company	Queen Street Branch 512 North Queen Street Kinston
March 29	Branch Banking and Trust Company	Sherwood Plaza Branch 3443 Robinhood Road Winston–Salem
April 16	Centura Bank	Brevard Main Office 132 South Caldwell Street Brevard
April 16	Centura Bank	Cashiers US Highway 64 Cashiers

New Branches (con't)

Date	Name	Location
April 16	Centura Bank	Franklin 4 Palmer Street Circle Franklin
April 16	Centura Bank	Highlands West Main Street Highlands
April 16	Centura Bank	Lake Toxaway (LSF) 123 US Highway 64 West Lake Toxaway
April 27	The Fidelity Bank	Market of Wake Forest 12201 Capital Boulevard Wake Forest
April 29	Cabarrus Bank of North Carolina	Copperfield Branch 271 Copperfield Boulevard Concord
May 10	Lincoln Bank of North Carolina	SouthPark Branch 4500 Cameron Valley Parkway Charlotte
May 17	Branch Banking and Trust Company	Bethesda Branch 1714 South Miami Boulevard Durham
May 17	Branch Banking and Trust Company	Boulevard Branch 2701 Chapel Hill Boulevard Durham
May 17	Branch Banking and Trust Company	Creedmoor Main Office Dutch Village Shopping Center Creedmoor
May 17	Branch Banking and Trust Company	Croasdaile Branch 2726 Croasdaile Drive, Suite 104 Durham
May 17	Branch Banking and Trust Company	Durham Main Office 505 South Duke Street Durham
May 17	Branch Banking and Trust Company	Franklin Street Branch 1406 East Franklin Street Chapel Hill
May 17	Branch Banking and Trust Company	Riverview Branch 5028 Roxboro Road Durham
May 17	Branch Banking and Trust Company	Woodcroft Branch 4717 Hope Valley Road Durham
June 1	Central Carolina Bank & Trust Company	Airpark Road II (LSF) 7600 Thorndike Road Greensboro
June 1	Central Carolina Bank & Trust Company	Four Seasons Center 2275 Vanstory Street Greensboro

New Branches (con't)

Date	Name	Location
June 1	Central Carolina Bank & Trust Company	Friendly Center II 617 Green Valley Road Greensboro
June 1	Central Carolina Bank & Trust Company	Golden Gate 2204 Golden Gate Drive Greensboro
June 1	Central Carolina Bank & Trust Company	Guilford College 612 College Road Greensboro
June 1	Central Carolina Bank & Trust Company	Irving Park Plaza 1702 Battleground Avenue Greensboro
June 1	Central Carolina Bank & Trust Company	Jefferson Square 112 North Elm Street Greensboro
June 1	Central Carolina Bank & Trust Company	Main Office II 444 North Elm Street Greensboro
June 1	Central Carolina Bank & Trust Company	South Elm/Eugene Street 1601 South Elm/Eugene Street Greensboro
June 1	Central Carolina Bank & Trust Company	Summit Avenue 1201 Summit Avenue Greensboro
June 21	Central Carolina Bank & Trust Company	Carolina Meadows Branch (LSF) Carolina Meadows Retirement Center Chapel Hill
June 21	First–Citizens Bank & Trust Company	Lenoir Main Branch 115 Blowing Rock Boulevard Lenoir
June 28	Branch Banking and Trust Company	Clemmons Main Office 2755 Lewisville–Clemmons Clemmons
June 28	Branch Banking and Trust Company	Country Club Branch 4701 Country Club Drive Winston–Salem
June 28	Branch Banking and Trust Company	Downtown Branch 120 West Third Street Winston–Salem
June 28	Branch Banking and Trust Company	Kernersville Main Office 131 East Mountain Street Kernersville
June 28	Branch Banking and Trust Company	Madison Park Branch 5610 University Parkway Winston–Salem
June 28	Branch Banking and Trust Company	Main Office 150 South Stratford Road Winston–Salem

Date	Name	Location
New Branches (con't)		
June 28	Branch Banking and Trust Company	Old Town Branch 3756 Reynolda Road Winston–Salem
June 28	Branch Banking and Trust Company	Parkway Plaza Branch 1375 Corporation Parkway Winston–Salem
June 30	Triad Bank	Downtown Branch 419 North Elm Street Greensboro
July 12	Southern Bank and Trust Company	Nashville Office 209 Barnes Street Nashville
July 12	Southern Bank and Trust Company	Roanoke Rapids Office 1580 East Tenth Street Roanoke Rapids
July 12	Southern Bank and Trust Company	Rocky Mount Office 230 Sunset Avenue Rocky Mount
August 2	United Carolina Bank	NorthCross Branch 9617 Holly Point Drive Huntersville
August 2	Centura Bank	Hudson Office 425 Main Street Hudson
August 2	Centura Bank	Main Office 115 North Main Street Granite Falls
August 9	SouthTrust Bank of Central Carolina	Brevard Office 212 East Main Street Brevard
August 9	SouthTrust Bank of Central Carolina	Carmel Road Office 7421 Carmel Executive Park #100 Charlotte
August 9	SouthTrust Bank of Central Carolina	Carolina Place Office 9620 Pineville–Matthews Road Pineville
August 9	SouthTrust Bank of Central Carolina	Crown Point Office 1710 Sardis Road, North Charlotte
August 9	SouthTrust Bank of Central Carolina	Fallston Office 4923 Fallston Road Fallston
August 9	SouthTrust Bank of Central Carolina	Gastonia Office 750 South New Hope Road Gastonia
August 9	SouthTrust Bank of Central Carolina	Kannapolis–Canon Boulevard Office 1501 South Canon Boulevard Kannapolis

Date	Name	Location
New Branches (con't)		
August 9	SouthTrust Bank of Central Carolina	Kannapolis–Main Street Office 109 South Main Street Kannapolis
August 9	SouthTrust Bank of Central Carolina	Main Office 40 Cabarrus Avenue East Concord
August 9	SouthTrust Bank of Central Carolina	Mooresville Office 684 Plaza Drive Mooresville
August 9	SouthTrust Bank of Central Carolina	Parkade Office 280 US Highway 29 North Concord
August 9	SouthTrust Bank of Central Carolina	South Tryon Office 201 South Tryon Street Charlotte
August 9	SouthTrust Bank of Central Carolina	Spindale Office 317 Oak Street Spindale
August 9	SouthTrust Bank of Central Carolina	University Plaza Office 8700 University Executive Park Drive Charlotte
August 16	Branch Banking and Trust Company	Carolina Beach Main Office 7 North Lake Park Boulevard Carolina Beach
August 16	Branch Banking and Trust Company	Oleander Drive Branch 3417 Oleander Drive Wilmington
August 16	Branch Banking and Trust Company	Rockfish Plaza Branch Highway 117 North Wallace
August 16	Branch Banking and Trust Company	University Branch 301 South College Road Wilmington
August 16	Branch Banking and Trust Company	Wilmington Main Office 202 North Third Street Wilmington
August 18	Unity Bank & Trust Company	Winstead Avenue Branch 450 North Winstead Avenue Rocky Mount
August 30	Branch Banking and Trust Company	Edenton Main 322 South Broad Street Edenton
August 30	First–Citizens Bank & Trust Company	Banner Elk Main Office Highway 184 Banner Elk
August 30	First–Citizens Bank & Trust Company	Morganton Main Office 217 North Sterling Street Morganton

New Branches (con't)

Date	Name	Location
August 30	First–Citizens Bank & Trust Company	North Wilkesboro Main Office 6 Sparta Road Wilkesboro
August 30	First–Citizens Bank & Trust Company	Rutherford College Main Office 711 Malcolm Boulevard Rutherford College
August 30	First–Citizens Bank & Trust Company	Wilkesboro Main Office 203 West Main Street Wilkesboro
September 13	Central Carolina Bank & Trust Company	Reynolda Manor Branch 2804 Fairlawn Drive Winston–Salem
September 20	Central Carolina Bank & Trust Company	Glenaire Branch 200 West Cornwall Road Cary
September 20	Unity Bank & Trust Company	Nashville Office 343 West Washington Street Nashville
September 24	First–Citizens Bank & Trust Company	Bladenboro Main Office 100 South Main Street Bladenboro
September 24	First–Citizens Bank & Trust Company	Chadbourn Main Office 633 North Brown Street Chadbourn
September 24	First–Citizens Bank & Trust Company	Country Club Office 950 Country Club Road Rocky Mount
September 24	First–Citizens Bank & Trust Company	Elizabethtown Main Office 301 West Broad Street Elizabethtown
September 24	First–Citizens Bank & Trust Company	Franklin Plaza Office 302 Franklin Plaza Louisburg
September 24	First–Citizens Bank & Trust Company	Kill Devil Hills Main Office North Croatan Highway Kill Devil Hills
September 24	First–Citizens Bank & Trust Company	Rocky Mount Main Office 224 South Franklin Street Rocky Mount
September 24	First–Citizens Bank & Trust Company	Scotland Neck Main Office 117 East 10th Street Scotland Neck
September 24	First–Citizens Bank & Trust Company	Shallotte Main Office 4646 Main Street Shallotte
September 24	First–Citizens Bank & Trust Company	Westridge Office 3532 Sunset Avenue Rocky Mount
September 24	First–Citizens Bank & Trust Company	Whiteville Main Office 415 South Madison Street Whiteville

Date	Name	Location
New Branches (con't)		
September 24	First–Citizens Bank & Trust Company	Wilson Avenue Office 10 East Wilson Avenue Wendell
October 8	Southern Bank and Trust Company	Warsaw Temporary Branch 101 West Hill Street Warsaw
October 11	Centura Bank	Ash Street Office 2406 East Ash Street Goldsboro
October 11	Centura Bank	Broad Street Office 212 East Broad Street Statesville
October 11	Centura Bank	Cape Carteret Office 101 W.B. McLean Drive Cape Carteret
October 11	Centura Bank	Clarendon Boulevard Office 2410 Clarendon Boulevard New Bern
October 11	Centura Bank	Friendly Center Office 3001 Kathleen Avenue Greensboro
October 11	Centura Bank	Mall Office 827 Hardee Road Kinston
October 11	Centura Bank	Queen Street Office 604 North Queen Street Kinston
October 11	Centura Bank	Ramseur Office 1407 Main Street Ramseur
October 11	Centura Bank	Worth Street Office 158 Worth Street Asheboro
October 11	Mid–South Bank and Trust Company	Monroe Street Office 402 Monroe Street Carthage
October 11	The Heritage Bank	Pikeville Branch 100 West Main Street Pikeville
October 15	Centura Bank	Forest City Office 427 East Main Street Forest City
October 18	First–Citizens Bank & Trust Company	Pisgah Forest Branch 600 Forest Gate Center Highway [illegible]30 Pisgah Forest
October 18	Peoples Bank	Conover Branch 213 First Street Conover

Date	Name	Location
New Branches (con't)		
October 22	Standard Bank & Trust Company	Benson Branch 400 South Wall Street Benson
October 22	Standard Bank & Trust Company	Lillington Branch Highway 421 & West Old Road Lillington
November 15	Bank of Stanly	Oakboro Office 624 North Main Street Oakboro
November 15	United Carolina Bank	Bethel Branch 128 West Washington Street Bethel
November 15	United Carolina Bank	Edenton 101 Queen Street Edenton
November 15	United Carolina Bank	Greenville Main 543 Evans Street Greenville
November 15	United Carolina Bank	Greenville–Arlington 216 Arlington Boulevard Greenville
November 15	United Carolina Bank	Plymouth Branch 206 West Water Street Plymouth
November 15	United Carolina Bank	Williamston Branch 210 West Boulevard Williamston
November 15	United Carolina Bank	Wilson Branch 200 West Nash Street Wilson
November 15	United Carolina Bank	Winterville Branch 101 West Firetower Road Winterville
November 22	First–Citizens Bank & Trust Company	Preston Branch 1000 High House Road Cary
November 22	Old North State Bank	Old Town Branch 3800 Reynolda Road Winston–Salem
December 9	First–Citizens Bank & Trust Company	Stoneville Main Branch 105 South Henry Street Stoneville
December 9	First–Citizens Bank & Trust Company	Wentworth branch Intersection of Highway 87 & 65 Wentworth
December 10	Southern Bank and Trust Company	Pollocksville Branch 214 Main Street Pollocksville

Date	Name	Location
New Branches (con't)		
December 14	SouthTrust Bank of Central Carolina	Arrowood Road Office 800 East Arrowood Road Charlotte
Branch Closings		
January 7	First–Citizens Bank & Trust Company	Morganton Branch 201 East Meeting Street Morganton
January 15	Security Bank and Trust Company	Hospital Branch (LSF) 612 Mocksville Avenue Salisbury
January 29	First–Citizens Bank & Trust Company	Newport Branch 53 Chatham Newport
April 8	First–Citizens Bank & Trust Company	Wilmount Road Branch 4802 Wilmount Road Charlotte
April 27	The Fidelity Bank	Butner Branch 307 Central Avenue Butner
April 30	First–Citizens Bank & Trust Company	Benson Branch 100 West Main Street Benson
May 14	Branch Banking and Trust Company	Durham Main Office 103 West Main Street Durham
May 14	Branch Banking and Trust Company	Lakewood Shopping Center Office 2000 Chapel Hill Road Durham
May 21	The Village Bank	Carolina Meadows Branch (LSF) Whippoorwill Lane Chapel Hill
May 28	First–Citizens Bank & Trust Company	Southwest Branch 1419 First Avenue, SW Hickory
May 28	First–Citizens Bank & Trust Company	West Front Street Branch 1111 West Front Street Statesville
June 11	The Village Bank	Downtown Chapel Hill Branch 113 North Columbia Street Chapel Hill
June 14	Branch Banking and Trust Company	Friendly Shopping Center Branch 3001 Kathleen Avenue Greensboro
June 18	First–Citizens Bank & Trust Company	Lenoir Branch 308 Connelly Springs Road Lenoir

Branch Closings (con't)

Date	Name	Location
June 30	Triad Bank	High Point Road Branch 3825 High Point Road Greensboro
July 16	First–Citizens Bank & Trust Company	North Tryon Street Office 4327 North Tryon Street Charlotte
July 27	First–Citizens Bank & Trust Company	Raleigh/Durham Airport Branch American Airlines Term C, RDU Raleigh
July 30	Centura Bank	Oberlin Road Office 2125 Cameron Street Raleigh
July 30	First–Citizens Bank & Trust Company	Freedom Mall 3201 Freedom Drive Charlotte
July 31	Security Bank and Trust Company	201 South Main Street Branch 201 South Main Street Salisbury
August 13	First–Citizens Bank & Trust Company	Country Club Road Branch 4876 Country Club Road Winston–Salem
August 13	First–Citizens Bank & Trust Company	Southside Branch 2498 Gillespie Street Fayetteville
August 13	First–Citizens Bank & Trust Company	Womack General Hospital Branch Normandy Fort Bragg
August 27	First–Citizens Bank & Trust Company	Eastside Branch 901 East Cumberland Street Dunn
August 27	First–Citizens Bank & Trust Company	Wilkinson Boulevard Branch 2480 Wilkinson Boulevard Charlotte
August 31	First–Citizens Bank & Trust Company	Mordecai–Oakwood Branch 619 North Person Street Raleigh
September 15	First Commercial Bank	North Asheville Office 915 Merrimon Avenue Asheville
September 15	First Commercial Bank	South Forest Office South Forest Shopping Center Asheville
September 17	First–Citizens Bank & Trust Company	West Side Branch 615 Hillsborough Street Raleigh
September 23	First–Citizens Bank & Trust Company	Rocky Mount Branch 119 North Church Street Rocky Mount
September 30	Central Carolina Bank & Trust Company	Airpark Road II (LSF) 7600 Thorndike Road Greensboro

Date	Name	Location
Branch Closings (con't)		
October 1	The Fidelity Bank	Main Street (LSF) 328 North Main Street Troy
October 7	First–Citizens Bank & Trust Company	North Wilkesboro Main Office 6 Sparta Road Wilkesboro
October 8	First–Citizens Bank & Trust Company	Banner Elk Main Office Highway 184 Banner Elk
November 12	Branch Banking and Trust Company	Sandy Mush Branch Highway 221 and Morgan Street Forest City
November 19	Mid–South Bank and Trust Company	Carriage Oaks (LSF) 1012 Carriage Oaks Shopping Center Carthage
November 19	Mid–South Bank and Trust Company	Courthouse Square Office 101 Courthouse Square Carthage
November 19	Security Bank and Trust Company	Five Points Branch (LSF) 415 East Franklin Street Monroe
November 30	First Scotland Bank	Richmond County Limited Service Facility 125 East Washington Street Rockingham
December 3	Branch Banking and Trust Company	Jonestown Road Office 401 Jonestown Road Winston–Salem
December 3	Branch Banking and Trust Company	North Point Branch 5037 University Parkway Winston–Salem
December 3	Branch Banking and Trust Company	Silas Creek Parkway Office 1925 Silas Creek Parkway Winston–Salem
December 3	First–Citizens Bank & Trust Company	Plaza Branch 1401 East Main Street Havelock
December 17	Branch Banking and Trust Company	Downtown Branch 120 West Third Street Winston–Salem
December 17	First–Citizens Bank & Trust Company	Parkview Center Branch 3031 Waughtown Street Winston–Salem
December 24	Central Carolina Bank & Trust Company	CCB–South Square Kroger Branch 3117 Shannon Road Durham
December 28	Branch Banking and Trust Company	Fayetteville Branch 121 Hay Street Fayetteville
December 31	First–Citizens Bank & Trust Company	High Point Road Branch 3017 High Point Road Greensboro

Date	Name		Location
Branch Relocations			
February 19	United Carolina Bank	From:	228 South Elliott Road Chapel Hill
		To:	100 North Elliott Road Chapel Hill
March 15	First–Citizens Bank & Trust Company	From:	101 North Main Street Louisburg
		To:	202 North Main Street Louisburg
April 26	Branch Banking and Trust Company	From:	301 East Arlington Boulevard Greenville
		To:	4020 South Evans Street Greenville
April 26	Central Carolina Bank and Trust Company	From:	125 Edinburg South Cary
		To:	117 Edinburg South Cary
April 26	United Carolina Bank	From:	5930 Fairview Road Charlotte
		To:	5958 Fairview Road Charlotte
May 17	Security Bank and Trust Company	From:	345 Union Cemetery Road Concord
		To:	276 US Highway 29 North Concord
May 17	Security Bank and Trust Company	From:	2137 Statesville Boulevard Salisbury
		To:	2070 Statesville Boulevard Salisbury
June 1	First–Citizens Bank & Trust Company	From:	NC Highway 106 and US Highway 64 Highlands
		To:	US Highway 64 and Laurel Street Highlands
June 14	Branch Banking and Trust Company	From:	611 Green Valley Road Greensboro
		To:	625 Green Valley Road Greensboro
June 21	Security Bank and Trust Company	From:	1014 West Roosevelt Boulevard Monroe
		To:	800 Block of East Roosevelt Boulevard Monroe
August 2	First–Citizens Bank & Trust Company	From:	2903 Freedom Drive Charlotte
		To:	1024 Alleghany Street Charlotte
September 20	First–Citizens Bank & Trust Company	From:	2105 Cameron Street Raleigh
		To:	2105 Clark Avenue Raleigh

Branch Relocations (con't)

Date	Name		Location
October 4	First–Citizens Bank & Trust Company	From: To:	712 Highway 66 South Kernersville 134 South Main Street Kernersville
November 12	Branch Banking and Trust Company	From: To:	Highway 74 By–Pass Forest City 502 Butler Road Forest City
December 6	First–Citizens Bank & Trust Company	From: To:	1 Jaycee Street Havelock 132 East Main Street Havelock
December 20	United Carolina Bank	From: To:	310 Craven Street New Bern 412 Tryon Palace Drive New Bern

Other Actions

March 16	Southern Bank and Trust Company, Mount Olive, changed the name of its Park Avenue Office, 800 North Breazeale Avenue, Mount Olive to Breazeale Avenue Office.
March 24	Peoples Bank, Newton, changed the name of its Newton–Conover Branch, 2916 North Main Avenue, Newton to North Newton Branch.
April 16	Brevard Federal Savings and Loan Association, Brevard, merged into Centura Bank, Rocky Mount.
April 26	Branch Banking and Trust Company, Wilson, changed the name of its Arlington Boulevard Office, 4020 South Evans Street, Greenville to Fire Tower Road Branch.
May 3	First–Citizens Bank & Trust Company, Raleigh, changed the name of its Drive–In Branch, 301 East Main Street, Benson, to Main Office.
May 10	Lincoln Bank of North Carolina, Lincolnton purchased a branch from Crown National Bank, Charlotte located at 4500 Cameron Valley Parkway, Charlotte.
June 1	Branch Banking and Trust Company, Wilson, purchased eight full service branches and one Limited Service Facility from 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro at the following locations: 120 West Third Street, Winston–Salem 150 South Stratford Road, Winston–Salem 4701 Country Club Road, Winston–Salem 3756 Reynolda Road, Winston–Salem 1375 Corporation Parkway, Winston–Salem 5610 University Parkway, Winston–Salem 2430 Lewisville–Clemmons Road, Clemmons 131 East Mountain Street, Kernersville Limited Service Facility – 5901 Falls of the Neuse Road, Raleigh
June 1	Central Carolina bank and Trust Company, Durham, purchased ten full service branches from 1st Home Federal Savings and Loan Association of the Carolinas, F.A., Greensboro at the following locations: 444 North Elm Street, Greensboro 112 North Elm Street, Greensboro 2275 Vanstory Street, Greensboro 617 Green Valley Road, Greensboro 2204 Golden Gate Drive, Greensboro 612 College Road, Greensboro 1702 Battleground Avenue, Greensboro

Other Actions (con't)

	1601 South Elm/Eugene Street, Greensboro 1201 Summit Avenue, Greensboro 7600 Thorndike Road, Greensboro
June 21	First–Citizens Bank & Trust Company, Raleigh purchased a branch from Caldwell Savings Bank, Inc., SSB, Lenoir located at 115 Blowing Rock Boulevard, Lenoir.
June 21	Security Bank and Trust Company, Salisbury, changed the name of its Union Village Office, 800 Block East Roosevelt Boulevard, Monroe to Hilltop Shopping Center Office.
July 28	United Carolina Bank, Whiteville, changed the name of its Stantonsburg Road Branch, 2475 Stantonsburg Road, Greenville to Medical Park Branch.
July 28	United Carolina Bank, Whiteville, changed the name of its Arlington Boulevard Branch, 700 Arlington Boulevard, Greenville, to Redbanks Road Branch.
August 27	First–Citizens Bank & Trust Company, Raleigh purchased five full service branches from Surety Federal Savings and Loan Association, Morganton at the following locations: Highway 184, High Country Square, Banner Elk 217 North Sterling Street, Morganton 711 Malcolm Boulevard, Rutherford College 203 West Main Street, Wilkesboro 6 Sparta Road, North Wilkesboro
September 21	Branch Banking and Trust Company, Wilson, Changed the name of its Main Office, 802 South College Road, Wilmington to South College Branch.
October 8	Centura Bank, Rocky Mount, purchased nine full service branches from First American Federal Savings Bank, Greensboro at the following locations: 158 Worth Street, Asheboro 1507 Main Street, Ramseur Route 1, Highway 24E, Swansboro 827 Hardee Road, Kinston 604 North Queen Street, Kinston 2410 Clarendon Boulevard, New Bern 2406 East Ash Street, Goldsboro 3100 Northline Avenue, Greensboro 212 East Broad Street, Statesville
October 8	First–Citizens bank & Trust Company, Raleigh, purchased four full service branches from First American Federal Savings Bank, Greensboro at the following locations: 214 East Fremont Street, Burgaw 600 College Street, Clinton 1355–B East Garrison Road, Gastonia 201 North Greene Street, Snow Hill
October 8	Mid–South Bank and Trust Company, Sanford purchased a branch from First American Federal Savings Bank, Greensboro located at Monroe Street, Carthage.
October 8	Southern Bank and Trust Company, Mount Olive purchased two branches from First American Federal Savings Bank, Greensboro located at 111 North Chestnut Street, Mount Olive and 101 West Hill Street, Warsaw.
October 8	The Fidelity Bank, Fuquay–Varina pruchased a branch from First American Federal Savings Bank, Greensboro located at 301 Middleton Street, Robbins.
October 8	The Heritage Bank, Lucama purchased a branch from First American Federal Savings Bank, Greensboro located at 100 West Main Street, Pikeville.
October 22	Standard Bank & Trust Company, Dunn, purchased two branches from NationsBank of North Carolina, N.A., Charlotte located at 400 South Wall Street, Benson and Forest Hills Shopping Center, Highway 421 and West Old Road, Lillington.
November 12	Branch Banking and Trust Company, Wilson, changed the name of its Forest City Main, 333 East Main Street, Forest City to Forest City Branch.
November 12	Branch Banking and Trust Company, Wilson changed the name of its Tri–City Branch, 502 Butler Road, Forest City to Forest City Main.

Other Actions (con't)

December 1	First–Citizens Bank & Trust Company, Raleigh, converted its Coscom Branch, Building 8456, Second Street and Gruber Road from a limited service facility to a full service branch.
December 9	First–Citizens Bank & Trust Company, Raleigh purchased two full service branches from NationsBank of North Carolina, N.A., Charlotte located at intersection of Highway 87 and Highway 65, Wentworth and 103 South Henry Street, Stoneville.
December 10	Southern Bank and Trust Company, Mount Olive, purchased a branch from NationsBank of North Carolina, N.A., Charlotte, located at 214 Main Street, Pollocksville.
December 20	Branch Banking and Trust Company, Wilson, Changed the name of its Five Points Branch, 150 South Stratford Road, Winston–Salem to Main Office.
December 28	Triangle Bank and Trust Company, Raleigh changed its corporate name to Triangle East Bank.
December 31	Topsail State Bank, Hampstead, changed its corporate name to The Anchor Bank of North Carolina and became a subsidiary of Anchor Financial Corporation, Myrtle Beach, South Carolina.

LSF – Limited Service Facility

FINANCIAL INFORMATION

BANKS

COMPARATIVE CONSOLIDATED STATEMENT OF ALL STATE-CHARTERED BANKS

Balance Sheet (000)	12-31-93 57 Banks 1,236 Branches	12-31-92 63 Banks 1,153 Branches	Percent Change
ASSETS			
1. Cash and balances due from depository institutions:			
a. Noninterest-bearing balances, currency and coin	$1,653,012	$1,393,579	18.62%
b. Interest-bearing balances	139,786	47,206	196.12%
2. Securities	7,853,303	6,447,590	21.80%
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold	357,120	528,698	-32.45%
b. Securities purchased under agreements to resell	0	3,000	-100.00%
4. Loans and lease financing receivables:			
a. Loans and leases net of unearned income	19,555,149	16,307,088	19.92%
b. LESS: Allowance for loan and lease losses	323,841	269,479	19.80%
c. LESS: Allocated transfer risk reserve	0	0	0.00%
d. Net loans and leases (item 4.a minus 4.b and 4.c)	19,232,308	16,037,609	19.92%
5. Assets held in trading accounts	0	2,081	-100.00%
6. Premises and fixed assets including capitalized leases	614,625	529,647	16.04%
7. Other real estate owned	88,285	105,466	-16.29%
8. Investments in unconsolidated subsidiaries	7,966	6,543	21.75%
9. Customers' liabilities on acceptances outstanding	1,778	2,952	-39.77%
10. Intangible assets	121,534	36,946	228.95%
11. Other assets	547,293	398,475	37.35%
12. Total assets (sum of items 1 through 11)	$30,617,010	$25,539,792	19.88%
LIABILITIES			
13. Deposits:			
a. In domestic offices:			
(1) Noninterest bearing	$3,835,820	$3,279,221	16.97%
(2) Interest bearing	22,079,408	18,696,977	18.09%
b. In foreign offices:			
(1) Noninterest bearing	0	0	0.00%
(2) Interest bearing	57,052	148,038	-61.46%
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased	1,001,248	497,880	101.10%
b. Securities sold under agreements to repurchase	135,570	249,585	-45.68%
15. Demand notes issued to the U.S. Treasury	65,267	74,706	-12.63%
16. Other borrowed money	691,200	244,747	182.41%
17. Mortgage indebtedness and obligations capitalized leases	7,846	9,799	-19.93%
18. Banks' liabilities on acceptances executed and outstanding	1,778	2,952	-39.77%
19. Subordinated notes and debentures	39,703	65,452	-39.34%
20. Other liabilities	241,180	224,509	7.43%
21. Total Liabilities (sum of items 13 through 20)	28,156,072	23,493,866	19.84%
22. Limited life preferred stock	27,507	0	N/A
EQUITY CAPITAL			
23. Perpetual preferred stock	0	0	0.00%
24. Common stock	295,625	228,945	29.12%
25. Surplus	788,539	714,480	10.37%
26. Undivided profits and capital reserves	1,348,784	1,103,217	22.27%
27. LESS: Net unrealized loss on equity securities	(483)	716	-167.46%
28. Total equity capital (sum of items 23 through 27)	2,433,431	2,045,926	18.94%
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22 & 28)	$30,617,010	$25,539,792	19.88%

COMPARATIVE CONSOLIDATED STATEMENT OF ALL STATE-CHARTERED BANKS

Income Statement (000)	1993 57 Banks 1,236 Branches	1992 63 Banks 1,153 Branches	Percent Change
1. Interest Income:			
a. Interest and fees on loans	$1,489,684	$1,419,295	4.96%
b. Income from lease financing receivables	12,096	11,790	2.60%
c. Interest income on balances due from depository institutions	2,798	1,334	109.75%
d. Interest and dividend income on securities	402,375	429,544	-6.33%
e. Interest on assets held in trading accounts	31	27	14.81%
f. Interest income on Federal funds sold and securities purchased under agreements to resell	15,548	17,565	-11.48%
g. Total interest income (sum of items 1.a through 1.f)	1,922,532	1,879,555	2.29%
2. Interest Expense:			
a. Interest on deposits:			
(1) Time certificate of deposits of $100,000 or more	89,013	101,629	-12.41%
(2) Other deposits	614,600	686,520	-10.48%
b. Expense of Federal funds purchased and securities sold under agreements to repurchase	28,388	19,734	43.85%
c. Interest on demand notes issued to U.S. Treasury and on other borrowed money	19,512	10,146	92.31%
d. Interest on mortgage indebtedness and capitalized leases	706	1,416	-50.14%
e. Interest on notes and subordinated debenture	5,133	8,636	-40.56%
f. Total interest expense (sum of items 2.a through 2.f)	757,352	828,081	-8.54%
3. Net Interest Income (item 1.g minus 2.f)	1,165,180	1,051,474	10.81%
4. Provisions:			
a. Provision for loan and lease losses	68,058	104,240	-34.71%
b. Provision for allocated transfer risk	0	0	0.00%
5. Noninterest Income:			
a. Service charges on deposit accounts	171,997	158,842	8.28%
b. Other noninterest income	209,946	158,266	32.65%
c. Total noninterest income (item 5.a plus 5.b)	381,943	317,108	20.45%
6. Gains (losses) on sale of securities not held in trading account	12,790	16,113	-20.62%
7. Noninterest Expense:			
a. Salaries and employee benefits	516,491	453,733	13.83%
b. Expenses of premises and fixed assets (net of rental income)	156,271	137,879	13.34%
c. Other noninterest expense	360,894	319,024	13.12%
d. Total noninterest expense (sum of items 7.a through 7.c)	1,033,656	910,636	13.51%
8. Income (loss) before income taxes, extraordinary items, and other adjustments (item 3.a plus or minus 4.a, 4.b, 5.c, 6 and 7.d)	458,199	369,819	23.90%
9. Applicable income taxes	149,199	116,497	28.07%
10. Income (loss) before extraordinary items and other adjustments (item 8 minus 9)	309,000	253,322	21.98%
11. Extraordinary items and other adjustments, net of income taxes	(417)	1,256	-133.20%
12. Net income (loss) (sum of items 10 and 11)	$308,583	$254,578	21.21%

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ALBEMARLE
BANK NAME	BANK OF STANLY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,367
b. Interest-bearing balances	0
2. Securities	26,604
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	69,171
b. LESS: Allowance for loan and lease losses	1,025
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	68,146
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,992
7. Other real estate owned	349
8. Investments in unconsolidated subsidiaries	372
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,504
12. Total assets (sum of items 1 through 11)	$102,334
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,226
(2) Interest bearing	73,750
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	1,500
b. Securities sold under agreements to repurchase	1,493
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	5,661
17. Mortgage indebtedness and obligations capitalized leases	16
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	274
21. Total Liabilities (sum of items 13 through 20)	91,920
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,459
25. Surplus	3,813
26. Undivided profits and capital reserves	3,733
27. LESS: Net unrealized loss on equity securities	(409)
28. Total equity capital (sum of items 23 through 27)	10,414
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$102,334

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ASHEBORO
BANK NAME	RANDOLPH BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,543
b. Interest-bearing balances	0
2. Securities	13,551
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	65,118
b. LESS: Allowance for loan and lease losses	1,114
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	64,004
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,018
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	372
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,562
12. Total assets (sum of items 1 through 11)	$86,550
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,950
(2) Interest bearing	67,238
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	641
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	805
21. Total Liabilities (sum of items 13 through 20)	79,634
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,259
25. Surplus	2,294
26. Undivided profits and capital reserves	2,363
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,916
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$86,550

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	ASHEVILLE FIRST COMMERCIAL BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$12,626
b. Interest-bearing balances	12,045
2. Securities	34,337
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,250
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	99,962
b. LESS: Allowance for loan and lease losses	1,619
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	98,343
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,037
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	145
11. Other assets	2,137
12. Total assets (sum of items 1 through 11)	$164,920
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$38,681
(2) Interest bearing	105,861
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	6,132
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	128
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	984
21. Total Liabilities (sum of items 13 through 20)	151,786
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,584
25. Surplus	3,165
26. Undivided profits and capital reserves	6,385
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	13,134
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$164,920

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	BLADENBORO
BANK NAME	THE BANK OF BLADENBORO
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,489
b. Interest-bearing balances	0
2. Securities	5,799
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,400
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	11,969
b. LESS: Allowance for loan and lease losses	206
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	11,763
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	59
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	282
12. Total assets (sum of items 1 through 11)	$21,792
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,714
(2) Interest bearing	17,058
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	181
21. Total Liabilities (sum of items 13 through 20)	19,953
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	100
25. Surplus	950
26. Undivided profits and capital reserves	789
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	1,839
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$21,792

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	BURLINGTON
BANK NAME	FIRSTSOUTH BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,894
b. Interest-bearing balances	0
2. Securities	19,810
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,300
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	85,272
b. LESS: Allowance for loan and lease losses	1,272
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	84,000
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,798
7. Other real estate owned	315
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	809
12. Total assets (sum of items 1 through 11)	$115,926
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$12,170
(2) Interest bearing	87,891
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	229
16. Other borrowed money	2,000
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	911
21. Total Liabilities (sum of items 13 through 20)	103,201
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,745
25. Surplus	5,625
26. Undivided profits and capital reserves	2,355
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	12,725
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$115,926

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	BURLINGTON THE MORRIS PLAN INDUSTRIAL BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,549
b. Interest-bearing balances	0
2. Securities	20,548
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,300
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	6,526
b. LESS: Allowance for loan and lease losses	125
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	6,401
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	236
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	537
12. Total assets (sum of items 1 through 11)	$30,571
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$0
(2) Interest bearing	28,059
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	237
21. Total Liabilities (sum of items 13 through 20)	28,296
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	1,250
26. Undivided profits and capital reserves	875
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	2,275
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$30,571

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CHAPEL HILL
BANK NAME	THE VILLAGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,481
b. Interest-bearing balances	774
2. Securities	7,975
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,200
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	38,768
b. LESS: Allowance for loan and lease losses	770
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	37,998
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,055
7. Other real estate owned	629
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	618
12. Total assets (sum of items 1 through 11)	$58,730
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,900
(2) Interest bearing	43,046
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	264
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	373
21. Total Liabilities (sum of items 13 through 20)	54,583
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,659
25. Surplus	3,203
26. Undivided profits and capital reserves	(715)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,147
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$58,730

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	CHARLOTTE BANK OF MECKLENBURG
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,264
b. Interest-bearing balances	0
2. Securities	40,173
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,450
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	55,191
b. LESS: Allowance for loan and lease losses	857
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	54,334
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,844
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	791
12. Total assets (sum of items 1 through 11)	$110,856
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,960
(2) Interest bearing	80,771
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	3,704
15. Demand notes issued to the U.S. Treasury	400
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	966
21. Total Liabilities (sum of items 13 through 20)	95,801
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	8,254
25. Surplus	6,459
26. Undivided profits and capital reserves	342
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	15,055
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$110,856

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	CHARLOTTE PARK MERIDIAN BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,208
b. Interest-bearing balances	2,509
2. Securities	6,542
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	835
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	27,200
b. LESS: Allowance for loan and lease losses	355
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	26,845
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,167
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	22
11. Other assets	249
12. Total assets (sum of items 1 through 11)	$42,377
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,171
(2) Interest bearing	28,800
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	764
21. Total Liabilities (sum of items 13 through 20)	34,735
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,158
25. Surplus	4,401
26. Undivided profits and capital reserves	(917)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,642
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$42,377

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CONCORD
BANK NAME	CABARRUS BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,577
b. Interest-bearing balances	728
2. Securities	19,093
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	700
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	57,476
b. LESS: Allowance for loan and lease losses	742
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	56,734
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,317
7. Other real estate owned	1,199
8. Investments in unconsolidated subsidiaries	56
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	13
11. Other assets	1,510
12. Total assets (sum of items 1 through 11)	$84,927
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,835
(2) Interest bearing	73,943
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	858
21. Total Liabilities (sum of items 13 through 20)	78,636
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	738
25. Surplus	2,576
26. Undivided profits and capital reserves	2,977
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,291
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$84,927

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CONCORD
BANK NAME	SOUTHTRUST BANK OF CENTRAL CAROLINA

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,065
b. Interest-bearing balances	13,801
2. Securities	59,482
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	378,854
b. LESS: Allowance for loan and lease losses	4,469
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	374,385
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	10,954
7. Other real estate owned	3,319
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	4,466
11. Other assets	5,001
12. Total assets (sum of items 1 through 11)	$482,473
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$20,329
(2) Interest bearing	372,385
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	6,240
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	45,750
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	5,163
21. Total Liabilities (sum of items 13 through 20)	449,867
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,000
25. Surplus	15,870
26. Undivided profits and capital reserves	14,668
27. LESS: Net unrealized loss on equity securities	(68)
28. Total equity capital (sum of items 23 through 27)	32,606
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$482,473

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	DUNN STANDARD BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,950
b. Interest-bearing balances	1,130
2. Securities	23,162
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,440
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	37,983
b. LESS: Allowance for loan and lease losses	433
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	37,550
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,339
7. Other real estate owned	157
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,709
12. Total assets (sum of items 1 through 11)	$73,437
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,324
(2) Interest bearing	55,752
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	598
21. Total Liabilities (sum of items 13 through 20)	65,674
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,323
25. Surplus	3,188
26. Undivided profits and capital reserves	1,252
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	7,763
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$73,437

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	CENTRAL CAROLINA BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$199,274
b. Interest-bearing balances	35,130
2. Securities	571,288
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	117,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	1,894,909
b. LESS: Allowance for loan and lease losses	23,665
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	1,871,244
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	42,304
7. Other real estate owned	7,436
8. Investments in unconsolidated subsidiaries	4,158
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	24,063
11. Other assets	30,738
12. Total assets (sum of items 1 through 11)	$2,902,635
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$435,025
(2) Interest bearing	2,120,704
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	35,841
15. Demand notes issued to the U.S. Treasury	516
16. Other borrowed money	68,483
17. Mortgage indebtedness and obligations capitalized leases	215
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	0
21. Total Liabilities (sum of items 13 through 20)	2,660,784
22. Limited life preferred stock	27,507
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	13,596
25. Surplus	51,951
26. Undivided profits and capital reserves	149,632
27. LESS: Net unrealized loss on equity securities	835
28. Total equity capital (sum of items 23 through 27)	214,344
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$2,902,635

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	GUARANTY STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,844
b. Interest-bearing balances	0
2. Securities	13,771
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	8,315
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	44,648
b. LESS: Allowance for loan and lease losses	894
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	43,754
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,849
7. Other real estate owned	135
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	934
12. Total assets (sum of items 1 through 11)	$71,602
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,407
(2) Interest bearing	52,557
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	1,104
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	8
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	391
21. Total Liabilities (sum of items 13 through 20)	63,467
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	575
25. Surplus	4,629
26. Undivided profits and capital reserves	2,931
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,135
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$71,602

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	DURHAM
BANK NAME	MECHANICS AND FARMERS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,127
b. Interest-bearing balances	0
2. Securities	29,726
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,900
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	70,221
b. LESS: Allowance for loan and lease losses	883
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	69,338
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,370
7. Other real estate owned	439
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,162
12. Total assets (sum of items 1 through 11)	$113,062
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$21,797
(2) Interest bearing	77,461
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,848
21. Total Liabilities (sum of items 13 through 20)	101,106
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,846
25. Surplus	3,154
26. Undivided profits and capital reserves	5,956
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	11,956
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$113,062

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ELKIN
BANK NAME	YADKIN VALLEY BANK AND TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$9,540
b. Interest-bearing balances	0
2. Securities	61,265
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	8,525
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	137,969
b. LESS: Allowance for loan and lease losses	2,426
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	135,543
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,612
7. Other real estate owned	79
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,612
12. Total assets (sum of items 1 through 11)	$222,176
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$23,707
(2) Interest bearing	177,142
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	1,259
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,422
21. Total Liabilities (sum of items 13 through 20)	203,530
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,976
25. Surplus	15,092
26. Undivided profits and capital reserves	1,578
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	18,646
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$222,176

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ENGELHARD
BANK NAME	THE EAST CAROLINA BANK

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,748
b. Interest-bearing balances	0
2. Securities	51,827
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,225
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	79,737
b. LESS: Allowance for loan and lease losses	1,600
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	78,137
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,206
7. Other real estate owned	714
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,596
12. Total assets (sum of items 1 through 11)	$153,453
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$25,328
(2) Interest bearing	115,966
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	473
21. Total Liabilities (sum of items 13 through 20)	141,767
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,934
25. Surplus	3,000
26. Undivided profits and capital reserves	2,752
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	11,686
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$153,453

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	FAYETTEVILLE STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,240
b. Interest-bearing balances	3,570
2. Securities	14,143
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	27,563
b. LESS: Allowance for loan and lease losses	341
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	27,222
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,161
7. Other real estate owned	393
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	12
11. Other assets	630
12. Total assets (sum of items 1 through 11)	$51,371
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,415
(2) Interest bearing	33,940
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	573
21. Total Liabilities (sum of items 13 through 20)	44,928
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,374
25. Surplus	2,787
26. Undivided profits and capital reserves	1,282
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,443
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$51,371

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	FOUR OAKS
BANK NAME	FOUR OAKS BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,933
b. Interest-bearing balances	3,156
2. Securities	26,560
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	67,215
b. LESS: Allowance for loan and lease losses	845
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	66,370
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,612
7. Other real estate owned	450
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,528
12. Total assets (sum of items 1 through 11)	$103,609
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$13,031
(2) Interest bearing	77,234
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	2,000
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	785
21. Total Liabilities (sum of items 13 through 20)	93,050
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	493
25. Surplus	4,901
26. Undivided profits and capital reserves	5,191
27. LESS: Net unrealized loss on equity securities	26
28. Total equity capital (sum of items 23 through 27)	10,559
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$103,609

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	FUQUAY-VARINA
BANK NAME	THE FIDELITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$11,962
b. Interest-bearing balances	0
2. Securities	89,128
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,950
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	209,661
b. LESS: Allowance for loan and lease losses	3,452
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	206,209
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	9,067
7. Other real estate owned	1,318
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	1,390
11. Other assets	2,259
12. Total assets (sum of items 1 through 11)	$323,283
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$38,109
(2) Interest bearing	247,176
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	3,067
15. Demand notes issued to the U.S. Treasury	3,340
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,579
21. Total Liabilities (sum of items 13 through 20)	293,271
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	730
25. Surplus	6,425
26. Undivided profits and capital reserves	22,857
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	30,012
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$323,283

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GASTONIA
BANK NAME	FIRST COMMUNITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,908
b. Interest-bearing balances	0
2. Securities	20,243
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,160
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	58,846
b. LESS: Allowance for loan and lease losses	1,005
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	57,841
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,698
7. Other real estate owned	37
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	891
12. Total assets (sum of items 1 through 11)	$88,778
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,854
(2) Interest bearing	68,518
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,913
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	327
21. Total Liabilities (sum of items 13 through 20)	79,612
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,040
25. Surplus	3,882
26. Undivided profits and capital reserves	2,244
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	9,166
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$88,778

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	GRANITE FALLS BANK OF GRANITE
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$20,050
b. Interest-bearing balances	0
2. Securities	112,893
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	243,825
b. LESS: Allowance for loan and lease losses	3,603
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	240,222
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,798
7. Other real estate owned	273
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	4,780
12. Total assets (sum of items 1 through 11)	$387,516
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$63,497
(2) Interest bearing	264,673
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,708
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	42
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,405
21. Total Liabilities (sum of items 13 through 20)	332,325
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,424
25. Surplus	4,197
26. Undivided profits and capital reserves	43,669
27. LESS: Net unrealized loss on equity securities	99
28. Total equity capital (sum of items 23 through 27)	55,191
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$387,516

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GRANITE QUARRY
BANK NAME	FARMERS & MERCHANTS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,593
b. Interest-bearing balances	2
2. Securities	52,352
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	77,208
b. LESS: Allowance for loan and lease losses	1,039
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	76,169
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,243
7. Other real estate owned	51
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,016
12. Total assets (sum of items 1 through 11)	$139,426
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$18,759
(2) Interest bearing	98,796
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	6,225
b. Securities sold under agreements to repurchase	1,982
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,529
21. Total Liabilities (sum of items 13 through 20)	127,291
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	698
25. Surplus	2,602
26. Undivided profits and capital reserves	8,561
27. LESS: Net unrealized loss on equity securities	(274)
28. Total equity capital (sum of items 23 through 27)	12,135
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$139,426

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	GREENSBORO
BANK NAME	TRIAD BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$13,506
b. Interest-bearing balances	80
2. Securities	47,981
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,200
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	104,181
b. LESS: Allowance for loan and lease losses	2,663
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	101,518
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,354
7. Other real estate owned	1,369
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,112
12. Total assets (sum of items 1 through 11)	$172,120
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$36,682
(2) Interest bearing	120,718
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	961
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	98
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,278
21. Total Liabilities (sum of items 13 through 20)	159,737
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	4,303
25. Surplus	6,734
26. Undivided profits and capital reserves	1,346
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	12,383
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$172,120

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	HAMPSTEAD
BANK NAME	THE ANCHOR BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,285
b. Interest-bearing balances	99
2. Securities	5,912
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,200
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	29,402
b. LESS: Allowance for loan and lease losses	428
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	28,974
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	912
7. Other real estate owned	18
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	500
12. Total assets (sum of items 1 through 11)	$41,900
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,981
(2) Interest bearing	31,430
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	422
21. Total Liabilities (sum of items 13 through 20)	37,833
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,554
25. Surplus	1,599
26. Undivided profits and capital reserves	887
27. LESS: Net unrealized loss on equity securities	(27)
28. Total equity capital (sum of items 23 through 27)	4,067
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$41,900

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	HIGH POINT
BANK NAME	CENTRAL STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,314
b. Interest-bearing balances	4,350
2. Securities	506
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,209
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	27,309
b. LESS: Allowance for loan and lease losses	510
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	26,799
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,501
7. Other real estate owned	178
8. Investments in unconsolidated subsidiaries	124
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	936
12. Total assets (sum of items 1 through 11)	$36,917
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,301
(2) Interest bearing	25,345
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	321
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	457
21. Total Liabilities (sum of items 13 through 20)	33,424
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	325
25. Surplus	1,291
26. Undivided profits and capital reserves	1,877
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,493
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$36,917

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	HIGH POINT
BANK NAME	HIGH POINT BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$18,187
b. Interest-bearing balances	8
2. Securities	66,484
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	16,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	270,783
b. LESS: Allowance for loan and lease losses	5,486
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	265,297
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,852
7. Other real estate owned	2,752
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	4,373
12. Total assets (sum of items 1 through 11)	$379,953
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$66,439
(2) Interest bearing	269,093
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	3,000
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,911
21. Total Liabilities (sum of items 13 through 20)	340,443
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,700
25. Surplus	17,000
26. Undivided profits and capital reserves	19,810
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	39,510
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$379,953

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	KING
BANK NAME	OLD NORTH STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,613
b. Interest-bearing balances	190
2. Securities	9,386
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	23,289
b. LESS: Allowance for loan and lease losses	321
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	22,968
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,580
7. Other real estate owned	119
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	365
12. Total assets (sum of items 1 through 11)	$36,221
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$4,347
(2) Interest bearing	27,920
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	100
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	240
21. Total Liabilities (sum of items 13 through 20)	32,607
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,675
25. Surplus	1,826
26. Undivided profits and capital reserves	113
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,614
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$36,221

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	LAURINBURG
BANK NAME	FIRST SCOTLAND BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,825
b. Interest-bearing balances	14
2. Securities	5,478
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	750
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	14,771
b. LESS: Allowance for loan and lease losses	331
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	14,440
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,064
7. Other real estate owned	566
8. Investments in unconsolidated subsidiaries	5
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	261
12. Total assets (sum of items 1 through 11)	$25,403
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,764
(2) Interest bearing	19,750
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	87
21. Total Liabilities (sum of items 13 through 20)	23,601
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,080
25. Surplus	1,016
26. Undivided profits and capital reserves	(294)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	1,802
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$25,403

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	LEXINGTON
BANK NAME	LEXINGTON STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$19,911
b. Interest-bearing balances	0
2. Securities	90,614
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	25,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	196,172
b. LESS: Allowance for loan and lease losses	2,775
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	193,397
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	9,474
7. Other real estate owned	59
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	4,017
12. Total assets (sum of items 1 through 11)	$342,472
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$37,954
(2) Interest bearing	259,146
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	2,079
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,647
21. Total Liabilities (sum of items 13 through 20)	300,826
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,621
25. Surplus	6,455
26. Undivided profits and capital reserves	28,570
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	41,646
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$342,472

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	LINCOLNTON
BANK NAME	LINCOLN BANK OF NORTH CAROLINA

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$8,023
b. Interest-bearing balances	0
2. Securities	56,554
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,625
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	140,501
b. LESS: Allowance for loan and lease losses	1,838
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	138,663
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	6,176
7. Other real estate owned	349
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	556
11. Other assets	2,922
12. Total assets (sum of items 1 through 11)	$216,868
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$20,719
(2) Interest bearing	179,686
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	191
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,238
21. Total Liabilities (sum of items 13 through 20)	201,834
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	150
25. Surplus	7,482
26. Undivided profits and capital reserves	7,442
27. LESS: Net unrealized loss on equity securities	40
28. Total equity capital (sum of items 23 through 27)	15,034
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$216,868

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	LUCAMA THE HERITAGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,153
b. Interest-bearing balances	0
2. Securities	31,358
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,425
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	49,576
b. LESS: Allowance for loan and lease losses	1,252
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	48,324
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,798
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	128
11. Other assets	1,007
12. Total assets (sum of items 1 through 11)	$86,193
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$8,150
(2) Interest bearing	66,950
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	1,699
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	374
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	455
21. Total Liabilities (sum of items 13 through 20)	77,628
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	155
25. Surplus	3,000
26. Undivided profits and capital reserves	5,410
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,565
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$86,193

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	MONROE BANK OF UNION
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,029
b. Interest-bearing balances	3,065
2. Securities	19,247
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,800
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	73,518
b. LESS: Allowance for loan and lease losses	1,298
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	72,220
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,630
7. Other real estate owned	88
8. Investments in unconsolidated subsidiaries	20
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	231
11. Other assets	1,523
12. Total assets (sum of items 1 through 11)	$106,853
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$13,570
(2) Interest bearing	80,726
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	2,011
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	1,000
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	537
21. Total Liabilities (sum of items 13 through 20)	97,844
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,600
25. Surplus	4,414
26. Undivided profits and capital reserves	1,995
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	9,009
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$106,853

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	MOUNT OLIVE
BANK NAME	SOUTHERN BANK AND TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$14,193
b. Interest-bearing balances	0
2. Securities	117,304
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	27,415
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	236,735
b. LESS: Allowance for loan and lease losses	6,717
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	229,018
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	9,428
7. Other real estate owned	1,020
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	7,495
11. Other assets	3,721
12. Total assets (sum of items 1 through 11)	$410,594
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$44,732
(2) Interest bearing	330,393
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	827
15. Demand notes issued to the U.S. Treasury	2,149
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	3,891
21. Total Liabilities (sum of items 13 through 20)	381,992
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	832
25. Surplus	18,013
26. Undivided profits and capital reserves	9,828
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	28,602
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$410,594

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	MOYOCK
BANK NAME	THE BANK OF CURRITUCK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$5,009
b. Interest-bearing balances	0
2. Securities	12,407
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,935
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	36,562
b. LESS: Allowance for loan and lease losses	895
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	35,667
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,682
7. Other real estate owned	58
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,388
12. Total assets (sum of items 1 through 11)	$63,146
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,121
(2) Interest bearing	43,137
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	680
21. Total Liabilities (sum of items 13 through 20)	53,938
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	116
25. Surplus	5,595
26. Undivided profits and capital reserves	3,497
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	9,208
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$63,146

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	MURPHY CITIZENS BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,761
b. Interest-bearing balances	0
2. Securities	18,241
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	500
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	68,545
b. LESS: Allowance for loan and lease losses	798
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	67,747
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,439
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	789
12. Total assets (sum of items 1 through 11)	$92,477
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$9,870
(2) Interest bearing	72,227
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	3,150
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	551
21. Total Liabilities (sum of items 13 through 20)	85,798
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,226
25. Surplus	2,903
26. Undivided profits and capital reserves	1,550
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,679
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$92,477

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	NEWLAND AVERY COUNTY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$2,217
b. Interest-bearing balances	0
2. Securities	19,998
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,375
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	16,409
b. LESS: Allowance for loan and lease losses	390
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	16,019
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	109
7. Other real estate owned	10
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	712
12. Total assets (sum of items 1 through 11)	$42,440
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$7,161
(2) Interest bearing	24,486
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	163
21. Total Liabilities (sum of items 13 through 20)	31,810
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	192
25. Surplus	2,000
26. Undivided profits and capital reserves	8,438
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	10,630
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$42,440

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	NEWTON PEOPLES BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,903
b. Interest-bearing balances	2,000
2. Securities	48,257
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	110,996
b. LESS: Allowance for loan and lease losses	2,314
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	108,682
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	4,084
7. Other real estate owned	196
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	2,127
12. Total assets (sum of items 1 through 11)	$173,249
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$25,536
(2) Interest bearing	124,608
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	500
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	1,532
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	765
21. Total Liabilities (sum of items 13 through 20)	152,941
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	6,730
25. Surplus	9,527
26. Undivided profits and capital reserves	4,051
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	20,308
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$173,249

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	OXFORD
BANK NAME	GRANVILLE UNITED BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,425
b. Interest-bearing balances	1,191
2. Securities	16,948
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	1,130
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	14,167
b. LESS: Allowance for loan and lease losses	190
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	13,977
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	350
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	492
12. Total assets (sum of items 1 through 11)	$35,513
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,008
(2) Interest bearing	29,364
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	10
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	278
21. Total Liabilities (sum of items 13 through 20)	31,660
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,650
25. Surplus	1,739
26. Undivided profits and capital reserves	464
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,853
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$35,513

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	PEMBROKE
BANK NAME	LUMBEE GUARANTY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,855
b. Interest-bearing balances	0
2. Securities	15,025
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,600
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	18,726
b. LESS: Allowance for loan and lease losses	233
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	18,493
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	338
7. Other real estate owned	5
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	139
11. Other assets	659
12. Total assets (sum of items 1 through 11)	$41,114
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,367
(2) Interest bearing	33,782
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	29
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	261
21. Total Liabilities (sum of items 13 through 20)	37,439
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	454
25. Surplus	1,088
26. Undivided profits and capital reserves	2,133
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	3,675
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$41,114

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	PILOT MOUNTAIN THE COMMUNITY BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,004
b. Interest-bearing balances	3
2. Securities	25,355
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	40,696
b. LESS: Allowance for loan and lease losses	1,490
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	39,206
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,897
7. Other real estate owned	167
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,257
12. Total assets (sum of items 1 through 11)	$70,889
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$8,208
(2) Interest bearing	53,337
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	3,000
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	51
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	719
21. Total Liabilities (sum of items 13 through 20)	65,315
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,080
25. Surplus	3,135
26. Undivided profits and capital reserves	359
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	5,574
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$70,889

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	PINE LEVEL BANK OF PINE LEVEL
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,303
b. Interest-bearing balances	0
2. Securities	7,499
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	300
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	8,961
b. LESS: Allowance for loan and lease losses	129
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	8,832
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	389
7. Other real estate owned	125
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	259
12. Total assets (sum of items 1 through 11)	$18,707
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$2,311
(2) Interest bearing	14,597
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	113
21. Total Liabilities (sum of items 13 through 20)	17,021
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	200
25. Surplus	700
26. Undivided profits and capital reserves	786
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	1,686
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$18,707

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	RALEIGH
BANK NAME	FIRST-CITIZENS BANK & TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$393,776
b. Interest-bearing balances	0
2. Securities	1,818,115
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	20,000
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	3,584,331
b. LESS: Allowance for loan and lease losses	70,049
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	3,514,282
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	166,830
7. Other real estate owned	35,769
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	13,423
11. Other assets	105,850
12. Total assets (sum of items 1 through 11)	$6,068,045
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$790,545
(2) Interest bearing	4,574,192
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	33,920
b. Securities sold under agreements to repurchase	18,374
15. Demand notes issued to the U.S. Treasury	22,506
16. Other borrowed money	219,683
17. Mortgage indebtedness and obligations capitalized leases	2,231
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	849
20. Other liabilities	40,463
21. Total Liabilities (sum of items 13 through 20)	5,702,763
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	9,697
25. Surplus	81,879
26. Undivided profits and capital reserves	273,706
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	365,282
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$6,068,045

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	RALEIGH TRIANGLE EAST BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$29,945
b. Interest-bearing balances	0
2. Securities	64,195
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	202,122
b. LESS: Allowance for loan and lease losses	7,712
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	194,410
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,245
7. Other real estate owned	1,073
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	10,185
12. Total assets (sum of items 1 through 11)	$302,053
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$42,448
(2) Interest bearing	216,391
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	800
b. Securities sold under agreements to repurchase	2,913
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	2,000
17. Mortgage indebtedness and obligations capitalized leases	708
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	4,720
20. Other liabilities	4,504
21. Total Liabilities (sum of items 13 through 20)	274,484
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	9,735
25. Surplus	14,124
26. Undivided profits and capital reserves	3,710
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	27,569
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$302,053

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	ROCKY MOUNT CENTURA BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$232,001
b. Interest-bearing balances	45,124
2. Securities	1,077,007
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	11,380
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	2,442,621
b. LESS: Allowance for loan and lease losses	38,105
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	2,404,516
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	66,119
7. Other real estate owned	8,517
8. Investments in unconsolidated subsidiaries	2,422
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	34,014
11. Other assets	55,659
12. Total assets (sum of items 1 through 11)	$3,936,759
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$505,952
(2) Interest bearing	2,936,304
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	89,414
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	28,130
16. Other borrowed money	54,341
17. Mortgage indebtedness and obligations capitalized leases	698
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	48,962
21. Total Liabilities (sum of items 13 through 20)	3,663,801
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	78,207
25. Surplus	46,313
26. Undivided profits and capital reserves	148,438
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	272,958
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$3,936,759

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	ROCKY MOUNT
BANK NAME	UNITY BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$7,722
b. Interest-bearing balances	0
2. Securities	41,662
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	96,031
b. LESS: Allowance for loan and lease losses	1,353
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	94,678
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,847
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	5,618
11. Other assets	1,875
12. Total assets (sum of items 1 through 11)	$157,402
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$20,707
(2) Interest bearing	106,746
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	4,690
b. Securities sold under agreements to repurchase	2,429
15. Demand notes issued to the U.S. Treasury	922
16. Other borrowed money	3,508
17. Mortgage indebtedness and obligations capitalized leases	119
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	2,000
20. Other liabilities	1,168
21. Total Liabilities (sum of items 13 through 20)	142,289
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	7,621
25. Surplus	6,635
26. Undivided profits and capital reserves	857
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	15,113
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$157,402

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	RUTHERFORDTON COMMUNITY BANK & TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,722
b. Interest-bearing balances	0
2. Securities	17,654
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	2,100
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	23,841
b. LESS: Allowance for loan and lease losses	492
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	23,349
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,956
7. Other real estate owned	84
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	567
12. Total assets (sum of items 1 through 11)	$50,432
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$6,812
(2) Interest bearing	33,928
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	394
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	121
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	391
21. Total Liabilities (sum of items 13 through 20)	41,646
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,506
25. Surplus	5,310
26. Undivided profits and capital reserves	(30)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	8,786
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$50,432

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	SALISBURY
BANK NAME	SECURITY BANK AND TRUST COMPANY

ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$27,686
b. Interest-bearing balances	0
2. Securities	236,012
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	3,450
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	110,925
b. LESS: Allowance for loan and lease losses	2,771
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	108,154
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	8,349
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	7,211
12. Total assets (sum of items 1 through 11)	$390,862
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$64,605
(2) Interest bearing	271,031
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	2,084
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	3,241
21. Total Liabilities (sum of items 13 through 20)	340,961
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	20,787
25. Surplus	10,400
26. Undivided profits and capital reserves	18,714
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	49,901
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$390,862

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	SANFORD
BANK NAME	MID-SOUTH BANK AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$14,547
b. Interest-bearing balances	0
2. Securities	69,891
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	142,647
b. LESS: Allowance for loan and lease losses	2,433
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	140,214
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	3,915
7. Other real estate owned	206
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	928
11. Other assets	2,138
12. Total assets (sum of items 1 through 11)	$231,839
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$32,035
(2) Interest bearing	166,759
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	7,380
b. Securities sold under agreements to repurchase	2,390
15. Demand notes issued to the U.S. Treasury	250
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	1,599
21. Total Liabilities (sum of items 13 through 20)	210,413
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,142
25. Surplus	8,326
26. Undivided profits and capital reserves	9,958
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	21,426
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$231,839

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	SHELBY CAROLINA STATE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,278
b. Interest-bearing balances	252
2. Securities	7,222
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,850
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	44,898
b. LESS: Allowance for loan and lease losses	705
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	44,193
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,457
7. Other real estate owned	5
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	160
11. Other assets	456
12. Total assets (sum of items 1 through 11)	$62,873
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$4,520
(2) Interest bearing	52,609
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	651
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	242
21. Total Liabilities (sum of items 13 through 20)	58,022
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	3,792
25. Surplus	2,807
26. Undivided profits and capital reserves	(1,748)
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,851
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$62,873

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	SPARTA BLUE RIDGE BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$3,265
b. Interest-bearing balances	0
2. Securities	15,816
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	5,465
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	41,852
b. LESS: Allowance for loan and lease losses	800
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	41,052
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,913
7. Other real estate owned	108
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	853
12. Total assets (sum of items 1 through 11)	$68,472
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$5,180
(2) Interest bearing	57,896
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	53
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	552
21. Total Liabilities (sum of items 13 through 20)	63,681
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,089
25. Surplus	2,667
26. Undivided profits and capital reserves	35
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	4,791
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$68,472

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	STATESVILLE THE BANK OF IREDELL
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,690
b. Interest-bearing balances	1,100
2. Securities	9,753
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	4,975
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	59,678
b. LESS: Allowance for loan and lease losses	804
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	58,874
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	2,141
7. Other real estate owned	125
8. Investments in unconsolidated subsidiaries	437
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	1,047
12. Total assets (sum of items 1 through 11)	$83,142
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,214
(2) Interest bearing	64,674
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	1,000
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	338
21. Total Liabilities (sum of items 13 through 20)	76,226
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	1,910
25. Surplus	2,627
26. Undivided profits and capital reserves	2,379
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,916
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$83,142

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	THOMASVILLE BANK OF NORTH CAROLINA
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$1,011
b. Interest-bearing balances	0
2. Securities	8,685
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	22,308
b. LESS: Allowance for loan and lease losses	278
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	22,030
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,190
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	273
12. Total assets (sum of items 1 through 11)	$33,189
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$3,261
(2) Interest bearing	24,362
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	825
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	430
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	274
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	138
21. Total Liabilities (sum of items 13 through 20)	29,290
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,133
25. Surplus	2,228
26. Undivided profits and capital reserves	(456)
27. LESS: Net unrealized loss on equity securities	6
28. Total equity capital (sum of items 23 through 27)	3,899
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22 and 28)	$33,189

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	TROY FIRST BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$16,366
b. Interest-bearing balances	0
2. Securities	65,425
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	7,575
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	157,279
b. LESS: Allowance for loan and lease losses	2,797
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	154,482
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	5,781
7. Other real estate owned	1,771
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	1,374
11. Other assets	3,775
12. Total assets (sum of items 1 through 11)	$256,549
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$32,106
(2) Interest bearing	194,952
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	4
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	0
20. Other liabilities	2,607
21. Total Liabilities (sum of items 13 through 20)	229,669
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	5,670
25. Surplus	8,635
26. Undivided profits and capital reserves	12,575
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	26,880
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$256,549

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE BANK NAME	WHITEVILLE UNITED CAROLINA BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$157,718
b. Interest-bearing balances	104
2. Securities	519,245
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	16,471
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	1,986,098
b. LESS: Allowance for loan and lease losses	35,457
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	1,950,641
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	46,855
7. Other real estate owned	6,058
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	12,215
11. Other assets	59,430
12. Total assets (sum of items 1 through 11)	$2,768,737
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$475,391
(2) Interest bearing	2,024,019
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	22,115
b. Securities sold under agreements to repurchase	12,666
15. Demand notes issued to the U.S. Treasury	2,251
16. Other borrowed money	9,257
17. Mortgage indebtedness and obligations capitalized leases	230
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures.	0
20. Other liabilities	18,904
21. Total Liabilities (sum of items 13 through 20)	2,564,833
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	11,542
25. Surplus	47,437
26. Undivided profits and capital reserves	144,214
27. LESS: Net unrealized loss on equity securities	(711)
28. Total equity capital (sum of items 23 through 27)	203,904
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$2,768,737

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	WILSON
BANK NAME	BRANCH BANKING AND TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$301,276
b. Interest-bearing balances	7,261
2. Securities	1,959,510
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	0
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	5,253,480
b. LESS: Allowance for loan and lease losses	75,573
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	5,177,907
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	121,490
7. Other real estate owned	10,197
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	1,778
10. Intangible assets	15,142
11. Other assets	199,192
12. Total assets (sum of items 1 through 11)	$7,793,753
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$713,421
(2) Interest bearing	5,112,025
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	57,052
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	820,800
b. Securities sold under agreements to repurchase	33,336
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	267,590
17. Mortgage indebtedness and obligations capitalized leases	2,701
18. Bank's liability on acceptances executed and outstanding	1,778
19. Subordinated notes and debentures	30,000
20. Other liabilities	79,175
21. Total Liabilities (sum of items 13 through 20)	7,117,878
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	24,437
25. Surplus	295,464
26. Undivided profits and capital reserves	355,974
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	675,875
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$7,793,753

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	WINSTON-SALEM
BANK NAME	SALEM TRUST BANK
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$4,261
b. Interest-bearing balances	2,100
2. Securities	8,285
3. Federal funds sold and securities purchased under agreements to resell:	
a. Federal funds sold	11,440
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables:	
a. Loans and leases net of unearned income	60,447
b. LESS: Allowance for loan and lease losses	714
c. LESS: Allocated transfer risk reserve	0
d. Net loans and leases (item 4.a minus 4.b and 4.c)	59,733
5. Assets held in trading accounts	0
6. Premises and fixed assets including capitalized leases	1,744
7. Other real estate owned	0
8. Investments in unconsolidated subsidiaries	0
9. Customers' liability on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	507
12. Total assets (sum of items 1 through 11)	$88,070
LIABILITIES	
13. Deposits:	
a. In domestic offices:	
(1) Noninterest bearing	$10,213
(2) Interest bearing	68,104
b. In foreign offices:	
(1) Noninterest bearing	0
(2) Interest bearing	0
14. Federal funds purchased and securities sold under agreements to repurchase:	
a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	0
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	2,134
20. Other liabilities	757
21. Total Liabilities (sum of items 13 through 20)	81,208
22. Limited life preferred stock	0
EQUITY CAPITAL	
23. Perpetual preferred stock	0
24. Common stock	2,599
25. Surplus	2,756
26. Undivided profits and capital reserves	1,507
27. LESS: Net unrealized loss on equity securities	0
28. Total equity capital (sum of items 23 through 27)	6,862
29. Total liabilities, limited life preferred stock, and equity capital (sum of items 21, 22, and 28)	$88,070

FINANCIAL INFORMATION

NONDEPOSITORY
TRUST COMPANIES

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	BURLINGTON
NONDEPOSITORY TRUST COMPANY NAME	THE TRUST COMPANY OF THE SOUTH
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$12
b. Interest-bearing balances	696
2. Securities	0
3. Repurchase agreements	0
4. Receivables:	
a. Customers:	
(1) For settlements	0
(2) For services	57
b. Dividends, interest, and other	4
5. Prepaid expenses and deposits	32
6. Fixed assets (net of accumulated depreciation):	
a. Premises and leasehold improvements	0
b. Furniture, fixture, and equipment	87
7. Intangible assets	147
8. All other assets	0
9. Total assets (sum of items 1 through 8)	$ 1,035
LIABILITIES	
10. Drafts payable	$ 0
11. Accounts payable and accrued expenses	57
12. Payable to customers	0
13. Financing arrangements	0
14. Obligations	0
15. All other liabilities	0
16. Total liabilities (sum of items 10 through 15)	57
17. Limited life preferred stock	0
EQUITY CAPITAL	
18. Perpetual preferred stock	0
19. Common stock	455
20. Surplus	1,313
21. Undivided profits and capital reserves	(790)
22. Total equity capital (sum of items 18 through 21)	978
23. Total liabilities, limited life preferred stock, and equity capital (sum of items 16, 17, and 22)	$1,035

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE	CHAPEL HILL
NONDEPOSITORY TRUST COMPANY NAME	FRANKLIN STREET TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$ 1
b. Interest-bearing balances	477
2. Securities	250
3. Repurchase agreements	0
4. Receivables:	
a. Customers:	
(1) For settlements	0
(2) For services	149
b. Dividends, interest, and other	3
5. Prepaid expenses and deposits	38
6. Fixed assets (net of accumulated depreciation):	
a. Premises and leasehold improvements	227
b. Furniture, fixture, and equipment	4
7. Intangible assets	0
8. All other assets	147
9. Total assets (sum of items 1 through 8)	$1,296
LIABILITIES	
10. Drafts payable	$ 0
11. Accounts payable and accrued expenses	22
12. Payable to customers	0
13. Financing arrangements	2
14. Obligations	0
15. All other liabilities	0
16. Total liabilities (sum of items 10 through 15)	24
17. Limited life preferred stock	0
EQUITY CAPITAL	
18. Perpetual preferred stock	0
19. Common stock	750
20. Surplus	750
21. Undivided profits and capital reserves	(228)
22. Total equity capital (sum of items 18 through 21)	1,272
23. Total liabilities, limited life preferred stock, and equity capital (sum of items 16, 17, and 22)	$1,296

CONSOLIDATED STATEMENT OF CONDITION (000)

LOCATION OF MAIN OFFICE NONDEPOSITORY TRUST COMPANY NAME	GREENSBORO NORTH CAROLINA TRUST COMPANY
ASSETS	
1. Cash and balances due from depository institutions:	
a. Noninterest-bearing balances, currency and coin	$ 221
b. Interest-bearing balances	641
2. Securities	0
3. Repurchase agreements	0
4. Receivables:	
a. Customers:	
(1) For settlements	0
(2) For services	1,160
b. Dividends, interest, and other	115
5. Prepaid expenses and deposits	57
6. Fixed assets (net of accumulated depreciation):	
a. Premises and leasehold improvements	233
b. Furniture, fixture, and equipment	449
7. Intangible assets	0
8. All other assets	4
9. Total assets (sum of items 1 through 8)	$2,880
LIABILITIES	
10. Drafts payable	$ 0
11. Accounts payable and accrued expenses	223
12. Payable to customers	0
13. Financing arrangements	0
14. Obligations	0
15. All other liabilities	512
16. Total liabilities (sum of items 10 through 15)	735
17. Limited life preferred stock	0
EQUITY CAPITAL	
18. Perpetual preferred stock	0
19. Common stock	367
20. Surplus	876
21. Undivided profits and capital reserves	902
22. Total equity capital (sum of items 18 through 21)	2,145
23. Total liabilities, limited life preferred stock, and equity capital (sum of items 16, 17, and 22)	$2,880

COMPARATIVE INFORMATION

BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

		(000)	RANK	
BANK NAME	CITY	TOTAL ASSETS	12-31-93	12-31-92
NationsBank of North Carolina, N.A.[1]	Charlotte	$25,014,223	1	1
First Union National Bank of North Carolina[1]	Charlotte	21,955,612	2	3
Wachovia Bank of North Carolina, N.A.[1]	Winston-Salem	20,286,841	3	2
Branch Banking and Trust Company	Wilson	7,793,753	4	4
First-Citizens Bank & Trust Company	Raleigh	6,068,045	5	5
Southern National Bank[1]	Lumberton	4,911,732	6	6
Centura Bank	Rocky Mount	3,936,759	7	7
Central Carolina Bank & Trust Company	Durham	2,902,635	8	9
United Carolina Bank	Whiteville	2,768,737	9	8
SouthTrust Bank of Central Carolina	Concord	482,473	10	Opened 8-9-93
Southern Bank and Trust Company	Mount Olive	410,594	11	16
Security Bank and Trust Company	Salisbury	390,862	12	11
Bank of Granite	Granite Falls	387,516	13	12
High Point Bank and Trust Company	High Point	379,953	14	10
Lexington State Bank	Lexington	342,472	15	13
The Fidelity Bank	Fuquay-Varina	323,283	16	14
Triangle East Bank	Raleigh	302,053	17	27
First Charter National Bank[1]	Concord	283,927	18	15
First Bank	Troy	256,549	19	18
First National Bank and Trust Company[1]	Asheboro	249,681	20	17
The First National Bank[1]	Shelby	240,006	21	19
Mid-South Bank and Trust Company	Sanford	231,839	22	20
Yadkin Valley Bank and Trust Company	Elkin	222,176	23	21
Lincoln Bank of North Carolina	Lincolnton	216,868	24	22
Peoples Bank	Newton	173,249	25	24
Triad Bank	Greensboro	172,120	26	33
First Commercial Bank	Asheville	164,920	27	28
Unity Bank & Trust Company	Rocky Mount	157,402	28	29
The East Carolina Bank	Engelhard	153,453	29	26
First National Bank[1]	Reidsville	153,413	30	25
Farmers & Merchants Bank	Granite Quarry	139,426	31	30
FirstSouth Bank	Burlington	115,926	32	32
Mechanics and Farmers Bank	Durham	113,062	33	31
Bank of Mecklenburg	Charlotte	110,856	34	38
Bank of Union	Monroe	106,853	35	36
Four Oaks Bank & Trust Company	Four Oaks	103,609	36	37
Bank of Stanly	Albemarle	102,334	37	34
Citizens Bank	Murphy	92,477	38	45
First Community Bank	Gastonia	88,778	39	44
Salem Trust Bank	Winston-Salem	88,070	40	40
Randolph Bank & Trust Company	Asheboro	86,550	41	43
The Heritage Bank	Lucama	86,193	42	42
Cabarrus Bank of North Carolina	Concord	84,927	43	41
The Bank of Iredell	Statesville	83,142	44	46
Southtrust Bank of North Carolina, N.A.[1]	Raleigh	81,764	45	35
Standard Bank & Trust Company	Dunn	73,437	46	61
Guaranty State Bank	Durham	71,602	47	47
The Community Bank	Pilot Mountain	70,889	48	48
Blue Ridge Bank	Sparta	68,472	49	50
The Bank of Currituck	Moyock	63,146	50	49
Carolina State Bank	Shelby	62,873	51	55
The Village Bank	Chapel Hill	58,730	52	51
Columbus National Bank[1]	Whiteville	53,502	53	52
State Bank	Fayetteville	51,371	54	53
Community Bank & Trust Company	Rutherfordton	50,432	55	54
Enterprise National Bank[1]	Winston-Salem	42,955	56	60
Avery County Bank	Newland	42,440	57	57
Park Meridian Bank	Charlotte	42,377	58	65
The Anchor Bank of North Carolina	Hampstead	41,900	59	59
Lumbee Guaranty Bank	Pembroke	41,114	60	58
Central State Bank	High Point	36,917	61	62
Old North State Bank	King	36,221	62	66
Granville United Bank	Oxford	35,513	63	63
Bank of North Carolina	Thomasville	33,189	64	74
Wilkes National Bank[1]	Wilkesboro	30,936	65	72
The Morris Plan Industrial Bank	Burlington	30,571	66	64
United National Bank[1]	Fayetteville	29,848	67	68
First Scotland Bank	Laurinburg	25,403	68	69
The Bank of Bladenboro	Bladenboro	21,792	69	75
Greensboro National Bank[1]	Greensboro	20,561	70	76
Bank of Pine Level	Pine Level	18,707	71	77
Total		$103,972,082		

1. National Charter

BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

		(000)	RANK	
BANK NAME	CITY	TOTAL DEPOSITS	12-31-93	12-31-92
First Union National Bank of North Carolina[1]	Charlotte	$17,264,949	1	1
Wachovia Bank of North Carolina, N.A.[1]	Winston-Salem	11,383,298	2	2
NationsBank of North Carolina, N.A.[1]	Charlotte	10,844,569	3	3
Branch Banking and Trust Company	Wilson	5,882,498	4	4
First-Citizens Bank & Trust Company	Raleigh	5,364,737	5	5
Southern National Bank[1]	Lumberton	3,809,733	6	6
Centura Bank	Rocky Mount	3,442,256	7	7
Central Carolina Bank & Trust Company	Durham	2,555,729	8	9
United Carolina Bank	Whiteville	2,499,410	9	8
SouthTrust Bank of Central Carolina	Concord	392,714	10	Opened 8-9-93
Southern Bank and Trust Company	Mount Olive	375,125	11	15
Security Bank and Trust Company	Salisbury	335,636	12	11
High Point Bank and Trust Company	High Point	335,532	13	10
Bank of Granite	Granite Falls	328,170	14	12
Lexington State Bank	Lexington	297,100	15	13
The Fidelity Bank	Fuquay-Varina	285,285	16	14
Triangle East Bank	Raleigh	258,839	17	28
First Charter National Bank[1]	Concord	244,946	18	16
First Bank	Troy	227,058	19	18
First National Bank and Trust Company[1]	Asheboro	224,351	20	17
Yadkin Valley Bank and Trust Company	Elkin	200,849	21	20
Lincoln Bank of North Carolina	Lincolnton	200,405	22	22
Mid-South Bank and Trust Company	Sanford	198,794	23	19
The First National Bank[1]	Shelby	185,360	24	21
Triad Bank	Greensboro	157,400	25	33
Peoples Bank	Newton	150,144	26	24
First Commercial Bank	Asheville	144,542	27	27
The East Carolina Bank	Engelhard	141,294	28	25
First National Bank[1]	Reidsville	134,121	29	26
Unity Bank & Trust Company	Rocky Mount	127,453	30	29
Farmers & Merchants Bank	Granite Quarry	117,555	31	30
FirstSouth Bank	Burlington	100,061	32	32
Mechanics and Farmers Bank	Durham	99,258	33	31
Bank of Union	Monroe	94,296	34	35
Bank of Mecklenburg	Charlotte	90,731	35	42
Four Oaks Bank & Trust Company	Four Oaks	90,265	36	37
Bank of Stanly	Albemarle	82,976	37	36
Citizens Bank	Murphy	82,097	38	45
Salem Trust Bank	Winston-Salem	78,317	39	38
Randolph Bank & Trust Company	Asheboro	78,188	40	43
Cabarrus Bank of North Carolina	Concord	77,778	41	39
First Community Bank	Gastonia	76,372	42	44
The Heritage Bank	Lucama	75,100	43	41
The Bank of Iredell	Statesville	74,888	44	46
Southtrust Bank of North Carolina, N.A.[1]	Raleigh	71,980	45	34
Standard Bank & Trust Company	Dunn	65,076	46	62
Blue Ridge Bank	Sparta	63,076	47	49
Guaranty State Bank	Durham	61,964	48	48
The Community Bank	Pilot Mountain	61,545	49	47
Carolina State Bank	Shelby	57,129	50	54
The Village Bank	Chapel Hill	53,946	51	50
The Bank of Currituck	Moyock	53,258	52	51
Columbus National Bank[1]	Whiteville	46,889	53	52
State Bank	Fayetteville	44,355	54	53
Community Bank & Trust Company	Rutherfordton	40,740	55	56
The Anchor Bank of North Carolina	Hampstead	37,411	56	58
Lumbee Guaranty Bank	Pembroke	37,149	57	57
Enterprise National Bank[1]	Winston-Salem	36,992	58	59
Park Meridian Bank	Charlotte	33,971	59	71
Central State Bank	High Point	32,646	60	60
Old North State Bank	King	32,267	61	66
Avery County Bank	Newland	31,647	62	61
Granville United Bank	Oxford	31,372	63	64
The Morris Plan Industrial Bank	Burlington	28,059	64	63
Bank of North Carolina	Thomasville	27,623	65	77
Wilkes National Bank[1]	Wilkesboro	27,350	66	73
United National Bank[1]	Fayetteville	26,439	67	68
First Scotland Bank	Laurinburg	23,514	68	65
The Bank of Bladenboro	Bladenboro	19,772	69	72
Greensboro National Bank[1]	Greensboro	19,177	70	74
Bank of Pine Level	Pine Level	16,908	71	76
Total		$70,292,434		

1. National Charter

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL ASSETS

		(000)	RANK	
BANK NAME	CITY	TOTAL ASSETS	12-31-93	12-31-92
Branch Banking and Trust Company	Wilson	$7,793,753	1	1
First-Citizens Bank & Trust Company	Raleigh	6,068,045	2	2
Centura Bank	Rocky Mount	3,936,759	3	3
Central Carolina Bank & Trust Company	Durham	2,902,635	4	5
United Carolina Bank	Whiteville	2,768,737	5	4
SouthTrust Bank of Central Carolina	Concord	482,473	6	Opened 8-9-93
Southern Bank and Trust Company	Mount Olive	410,594	7	11
Security Bank and Trust Company	Salisbury	390,862	8	7
Bank of Granite	Granite Falls	387,516	9	8
High Point Bank and Trust Company	High Point	379,953	10	6
Lexington State Bank	Lexington	342,472	11	9
The Fidelity Bank	Fuquay-Varina	323,283	12	10
Triangle East Bank	Raleigh	302,053	13	19
First Bank	Troy	256,549	14	12
Mid-South Bank and Trust Company	Sanford	231,839	15	13
Yadkin Valley Bank and Trust Company	Elkin	222,176	16	14
Lincoln Bank of North Carolina	Lincolnton	216,868	17	15
Peoples Bank	Newton	173,249	18	17
Triad Bank	Greensboro	172,120	19	25
First Commercial Bank	Asheville	164,920	20	20
Unity Bank & Trust Company	Rocky Mount	157,402	21	21
The East Carolina Bank	Engelhard	153,453	22	18
Farmers & Merchants Bank	Granite Quarry	139,426	23	22
FirstSouth Bank	Burlington	115,926	24	24
Mechanics and Farmers Bank	Durham	113,062	25	23
Bank of Mecklenburg	Charlotte	110,856	26	29
Bank of Union	Monroe	106,853	27	27
Four Oaks Bank & Trust Company	Four Oaks	103,609	28	28
Bank of Stanly	Albemarle	102,334	29	26
Citizens Bank	Murphy	92,477	30	36
First Community Bank	Gastonia	88,778	31	35
Salem Trust Bank	Winston-Salem	88,070	32	31
Randolph Bank & Trust Company	Asheboro	86,550	33	34
The Heritage Bank	Lucama	86,193	34	33
Cabarrus Bank of North Carolina	Concord	84,927	35	32
The Bank of Iredell	Statesville	83,142	36	37
Standard Bank & Trust Company	Dunn	73,437	37	50
Guaranty State Bank	Durham	71,602	38	38
The Community Bank	Pilot Mountain	70,889	39	39
Blue Ridge Bank	Sparta	68,472	40	41
The Bank of Currituck	Moyock	63,146	41	40
Carolina State Bank	Shelby	62,873	42	45
The Village Bank	Chapel Hill	58,730	43	42
State Bank	Fayetteville	51,371	44	43
Community Bank & Trust Company	Rutherfordton	50,432	45	44
Avery County Bank	Newland	42,440	46	47
Park Meridian Bank	Charlotte	42,377	47	54
The Anchor Bank of North Carolina	Hampstead	41,900	48	49
Lumbee Guaranty Bank	Pembroke	41,114	49	48
Central State Bank	High Point	36,917	50	51
Old North State Bank	King	36,221	51	55
Granville United Bank	Oxford	35,513	52	52
Bank of North Carolina	Thomasville	33,189	53	60
The Morris Plan Industrial Bank	Burlington	30,571	54	53
First Scotland Bank	Laurinburg	25,403	55	57
The Bank of Bladenboro	Bladenboro	21,792	56	61
Bank of Pine Level	Pine Level	18,707	57	62
Total		$30,617,081		

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY TOTAL DEPOSITS

BANK NAME	CITY	(000) TOTAL DEPOSITS	RANK 12-31-93	RANK 12-31-92
Branch Banking and Trust Company	Wilson	$5,882,498	1	1
First-Citizens Bank & Trust Company	Raleigh	5,364,737	2	2
Centura Bank	Rocky Mount	3,442,256	3	3
Central Carolina Bank & Trust Company	Durham	2,555,729	4	5
United Carolina Bank	Whiteville	2,499,410	5	4
SouthTrust Bank of Central Carolina	Concord	392,714	6	Opened 8-9-93
Southern Bank and Trust Company	Mount Olive	375,125	7	11
Security Bank and Trust Company	Salisbury	335,636	8	7
High Point Bank and Trust Company	High Point	335,532	9	6
Bank of Granite	Granite Falls	328,170	10	8
Lexington State Bank	Lexington	297,100	11	9
The Fidelity Bank	Fuquay-Varina	285,285	12	10
Triangle East Bank	Raleigh	258,839	13	20
First Bank	Troy	227,058	14	12
Yadkin Valley Bank and Trust Company	Elkin	200,849	15	14
Lincoln Bank of North Carolina	Lincolnton	200,405	16	15
Mid-South Bank and Trust Company	Sanford	198,794	17	13
Triad Bank	Greensboro	157,400	18	25
Peoples Bank	Newton	150,144	19	17
First Commercial Bank	Asheville	144,542	20	19
The East Carolina Bank	Engelhard	141,294	21	18
Unity Bank & Trust Company	Rocky Mount	127,453	22	21
Farmers & Merchants Bank	Granite Quarry	117,555	23	22
FirstSouth Bank	Burlington	100,061	24	24
Mechanics and Farmers Bank	Durham	99,258	25	23
Bank of Union	Monroe	94,296	26	26
Bank of Mecklenburg	Charlotte	90,731	27	33
Four Oaks Bank & Trust Company	Four Oaks	90,265	28	28
Bank of Stanly	Albemarle	82,976	29	27
Citizens Bank	Murphy	82,097	30	36
Salem Trust Bank	Winston-Salem	78,317	31	29
Randolph Bank & Trust Company	Asheboro	78,188	32	34
Cabarrus Bank of North Carolina	Concord	77,778	33	30
First Community Bank	Gastonia	76,372	34	35
The Heritage Bank	Lucama	75,100	35	32
The Bank of Iredell	Statesville	74,888	36	37
Standard Bank & Trust Company	Dunn	65,076	37	51
Blue Ridge Bank	Sparta	63,076	38	40
Guaranty State Bank	Durham	61,964	39	39
The Community Bank	Pilot Mountain	61,545	40	38
Carolina State Bank	Shelby	57,129	41	44
The Village Bank	Chapel Hill	53,946	42	41
The Bank of Currituck	Moyock	53,258	43	42
State Bank	Fayetteville	44,355	44	43
Community Bank & Trust Company	Rutherfordton	40,740	45	46
The Anchor Bank of North Carolina	Hampstead	37,411	46	48
Lumbee Guaranty Bank	Pembroke	37,149	47	47
Park Meridian Bank	Charlotte	33,971	48	58
Central State Bank	High Point	32,6[illegible]	49	49
Old North State Bank	King	32,[illegible]	50	55
Avery County Bank	Newland	31,6[illegible]	51	50
Granville United Bank	Oxford	31,372	52	53
The Morris Plan Industrial Bank	Burlington	28,059	53	52
Bank of North Carolina	Thomasville	27,623	54	62
First Scotland Bank	Laurinburg	23,514	55	54
The Bank of Bladenboro	Bladenboro	19,772	56	59
Bank of Pine Level	Pine Level	16,908	57	61
Total		$25,972,280		

STATE-CHARTERED BANKS IN NORTH CAROLINA RANKED BY NUMBER OF EMPLOYEES

BANK NAME	CITY	NUMBER OF EMPLOYEES	(000) TOTAL ASSETS
First-Citizens Bank & Trust Company	Raleigh	3,770	$6,068,045
Branch Banking and Trust Company	Wilson	3,686	7,793,753
United Carolina Bank	Whiteville	1,856	2,768,737
Centura Bank	Rocky Mount	1,766	3,936,759
Central Carolina Bank & Trust Company	Durham	1,495	2,902,635
Lexington State Bank	Lexington	253	342,472
Southern Bank and Trust Company	Mount Olive	226	410,594
Security Bank and Trust Company	Salisbury	203	390,862
SouthTrust Bank of Central Carolina	Concord	195	482,473
First Bank	Troy	182	256,549
High Point Bank and Trust Company	High Point	175	379,953
Triangle East Bank	Raleigh	168	302,053
The Fidelity Bank	Fuquay-Varina	160	323,283
Bank of Granite	Granite Falls	153	387,516
Lincoln Bank of North Carolina	Lincolnton	152	216,868
The East Carolina Bank	Engelhard	117	153,453
Triad Bank	Greensboro	116	172,120
Unity Bank & Trust Company	Rocky Mount	114	157,402
Yadkin Valley Bank and Trust Company	Elkin	101	222,176
Mid-South Bank and Trust Company	Sanford	100	231,839
Peoples Bank	Newton	97	173,249
Farmers & Merchants Bank	Granite Quarry	85	139,426
First Commercial Bank	Asheville	80	164,920
Mechanics and Farmers Bank	Durham	71	113,062
Bank of Union	Monroe	65	106,853
The Heritage Bank	Lucama	65	86,193
Bank of Stanly	Albemarle	57	102,334
Randolph Bank & Trust Company	Asheboro	56	86,550
FirstSouth Bank	Burlington	56	115,926
Four Oaks Bank & Trust Company	Four Oaks	54	103,609
Citizens Bank	Murphy	53	92,477
The Village Bank	Chapel Hill	48	58,730
First Community Bank	Gastonia	46	88,778
The Bank of Iredell	Statesville	46	83,142
Carolina State Bank	Shelby	45	62,873
Cabarrus Bank of North Carolina	Concord	44	84,927
Blue Ridge Bank	Sparta	43	68,472
The Community Bank	Pilot Mountain	43	70,889
Community Bank & Trust Company	Rutherfordton	41	50,432
State Bank	Fayetteville	37	51,371
The Bank of Currituck	Moyock	35	63,146
Guaranty State Bank	Durham	34	71,602
Lumbee Guaranty Bank	Pembroke	33	41,114
Central State Bank	High Point	31	36,917
The Anchor Bank of North Carolina	Hampstead	31	41,900
Standard Bank & Trust Company	Dunn	30	73,437
Salem Trust Bank	Winston-Salem	28	88,070
Old North State Bank	King	26	36,221
Bank of Mecklenburg	Charlotte	25	110,856
First Scotland Bank	Laurinburg	25	25,403
Bank of Pine Level	Pine Level	17	18,707
Bank of North Carolina	Thomasville	16	33,189
The Bank of Bladenboro	Bladenboro	16	21,792
Granville United Bank	Oxford	15	35,513
Park Meridian Bank	Charlotte	13	42,377
Avery County Bank	Newland	13	42,440
The Morris Plan Industrial Bank	Burlington	9	30,571
Total		16,517	$30,617,081

NORTH CAROLINA STATE-CHARTERED BANKS

TOTAL ASSETS

The table on the following pages reflects the total assets of North Carolina state-chartered banks as of the last day of each calendar quarter over the period March 31, 1987 to December 31, 1993 in millions of dollars. As of each quarter-end, the total assets are summed and displayed along with the respective number of banks in the last two rows of the table. Bank names are repeated in the last column next to the growth rates. Percentage growth rates are calculated as of December 31, 1993 from the latter of March 31, 1987 or first calendar quarter-end after approval date of state bank charter.

Overall, the total assets of North Carolina state-chartered banks grew approximately 151% over this period or at an average annual growth rate of approximately 14.6%. There were 19 openings of new state-chartered banks, 1 was created from a merger involving a state-chartered bank, 1 was created from a merger involving 6 state-chartered banks, 9 merged into existing banks, 2 converted from national and 2 from savings and loan charters, 1 closed and 1 failed. These events are noted chronologically in the table with endnotes appearing on page 106.

TOTAL ASSETS

DATE	3/87	6/87	9/87	12/87	3/88	6/88	9/88	12/88	3/89	6/89	9/89	12/89	3/90	6/90
American Bank and Trust Company	25	26	36	41	42	43	47	50	52	56	59[13]			
Avery County Bank	29	30	30	30	29	31	31	32	31	32	33	34	34	34
Bank of Granite	213	216	224	237	245	248	251	265	268	278	282	291	302	313
Bank of Mecklenburg											24[9]	31	35	44
Bank of North Carolina														
Bank of Pine Level	15	15	15	14	15	16	16	16	16	16	16	16	16	17
Bank of Stanly	40	52	56	58	62	61	72	74	78	78	81	84	87	87
Bank of Union	29	31	34	36	42	45	50	54	56	61	63	72	72	75
Bankers Trust of North Carolina		18[1]	24	29	36	36	40	45	44	49	50	57	53	55
Barclays Bank of North Carolina	208	210	210	229	242	232	237	249	253	263	258	280	310	322
Blue Ridge Bank				8[4]	10	12	13	22	24	25	27	32	36	39
Branch Banking and Trust Company	3,247	3,428	3,523	3,705	3,709	3,892	3,920	4,065	4,216	4,397	4,451	4,457	4,339	4,403
Cabarrus Bank of North Carolina														
Carolina Mountain Bank	37	39	44	43	45	57	68	66	62	63	65	60	58[17]	
Carolina State Bank														
Central Carolina Bank & Trust Company														1,820[19]
Central State Bank	26	27	26	26	29	29	29	29	27	28	27	29	28	30
Centura Bank														
Citizens Bank	47	51	54	55	57	54	55	55	53	51	50	49	51	55
Community Bank & Trust Company				6[5]	13	19	25	31	36	40	43	51	53	58
Farmers & Merchants Bank	71	72	78	83	86	89	94	95	104	103	106	106	107	110
First Bank	142	147	159	163	168	173	182	190	196	198	198	205	211	213
First Carolina Bank and Trust Company	13	12	14	15	17	18	20	22	21	24	25	29	31	33
First Charlotte Bank & Trust Company	66	78	81	96	97	113	131	138	145	152	157	170	171	169
First Commercial Bank	56	59	61	71	72	68	79	83	87	87	91	94	95	99
First Community Bank			7[3]	14	15	18	22	26	28	31	36	42	47	46
First Hanover Bank	21	21	25	28	33	34	38	42	46	52	56	59	62	67
First Scotland Bank	17	18	18	19	18	20	19	19	19	19	21	21	22	23
FirstSouth Bank						14[7]	22	29	34	42	48	57	60	66
First-Citizens Bank & Trust Company	2,939	2,951	2,996	3,104	3,151	3,185	3,273	3,396	3,431	3,471	3,569	3,679	3,682	3,821
Four Oaks Bank & Trust Company	39	43	46	48	49	50	55	54	57	58	65	66	69	70
Granville United Bank														
Guaranty State Bank	26	27	31	32	33	36	39	41	42	45	47	50	54	54
High Point Bank and Trust Company	344	339	342	368	377	374	374	384	379	411	418	431	423	404
Lexington State Bank	244	247	301	301	294	250	254	256	270	274	279	289	298	292
Lincoln Bank of North Carolina	61	67	75	80	87	93	97	105	111	116	121	127	132	134
Lumbee Guaranty Bank	16	16	16	17	18	29	19	19	19	20	20	21	23	22
Mechanics and Farmers Bank	79	80	81	84	85	85	87	86	88	92	90	92	97	104
Mid-South Bank and Trust Company	110	117	116	122	124	124	132	132	138	142	144	150	150	157
New East Bank of Goldsboro											6[12]	13	19	18
New East Bank of Greenville												10[14]	13	18
New East Bank of New Bern														
New East Bank of the Albemarle														5[18]
New East Bank of the Cape Fear												9[15]	12	16
Old North State Bank											6[10]	9	11	13
Park Meridian Bank														
Peoples Bank	108	111	110	115	116	122	131	131	141	143	144	146	151	152
Peoples Bank and Trust Company	876	934	929	951	958	1,000	1,040	1,086	1,095	1,076	1,088	1,075	1,128	1,160
Peoples Bank of the Triad												51[16]	51	52
Piedmont State Bank	21	27	33	41	39	42	46	54	55	60	60	56	56	52
Randolph Bank & Trust Company	41	43	42	45	46	46	49	51	52	57	59	62	63	65
Republic Bank and Trust Company	154	151	160	163	164	171	173	179	181	190	191	208	200	191
Salem Trust Bank	16	19	22	30	31	32	37	43	42	45	47	60	55	55
Security Bank and Trust Company	296	304	303	307	316	321	322	327	330	330	329	348	353	358
Southern Bank and Trust Company	190	189	191	190	190	195	204	207	210	211	219	221	225	235
SouthTrust Bank of Central Carolina														
Standard Bank & Trust Company							7[8]	11	14	16	17	19	21	23
State Bank	6	11	14	19	20	24	26	27	30	32	34	35	37	37
The Anchor Bank of North Carolina	5	7	8	10	12	12	15	17	20	23	25	27	29	30
The Bank of Bladenboro	11	11	11	12	12	13	13	13	13	13	14	14	15	14
The Bank of Candor	8	9[2]												
The Bank of Currituck	46	47	47	49	49	51	48	52	49	51	50	56	54	53
The Bank of Iredell	30	31	33	37	39	39	41	43	43	45	49	50	54	54
The Community Bank	4	8	10	12	14	18	21	24	29	33	40	44	47	50
The East Carolina Bank	105	106	111	109	105	104	111	119	112	117	125	132	126	137
The Fidelity Bank	174	174	178	178	186	189	189	195	195	200	207	213	213	226
The Heritage Bank	51	53	54	54	54	57	61	62	62	64	65	66	70	78
The Morris Plan Industrial Bank	13	13	14	14	14	15	15	15	15	15	15	15	16	16
The Village Bank	37	40	42	42	47	50	53	56	58	65	67	72	74	76
Triad Bank	81	84	85	90	91	93	98	104	100	100	103	107	98	99
Triangle Bank & Trust Company					25[6]	38	51	59	69	78	78	78	79	83
Triangle East Bank														
United Carolina Bank	1,672	1,744	1,788	1,860	1,916	1,960	1,980	2,034	2,012	2,070	2,140	2,249	2,236	2,286
Unity Bank & Trust Company											8[11]	12	16	20
Yadkin Valley Bank and Trust Company	91	94	100	105	108	116	123	127	135	142	150	157	161	165

TOTAL ASSETS	12,196	12,644	13,010	13,590	13,854	14,253	14,646	15,204	15,495	15,952	16,356	16,845	16,892	19,071
NUMBER OF BANKS	50	51	51	53	54	55	56	56	56	56	60	62	62	63

9/90	12/90	3/91	6/91	9/91	12/91	3/92	6/92	9/92	12/92	3/93	6/93	9/93	12/93	GROWTH	
														NA	American Bank and Trust Company
35	36	36	37	38	39	39	39	39	41	41	42	42	42	47%	Avery County Bank
322	326	326	324	334	335	348	342	344	362	368	367	375	388	82%	Bank of Granite
51	52	52	60	62	70	72	73	86	90	90	94	100	111	364%	Bank of Mecklenburg
					6[28]	11	13	16	20	22	29	31	33	425%	Bank of North Carolina
18	18	17	18	19	18	18	18	19	18	18	18	18	19	22%	Bank of Pine Level
89	91	89	88	94	93	95	92	92	94	96	98	97	102	154%	Bank of Stanly
77	77	77	77	94	93	93	96	94	94	95	97	101	107	275%	Bank of Union
61	67	62	62	62	63	61	63	88	87	83	82	79[34]		NA	Bankers Trust of North Carolina
385	402	414	495	225	169[25]									NA	Barclays Bank of North Carolina
44	48	49	52	56	58	58	57	59	60	60	61	64	68	792%	Blue Ridge Bank
4,614	4,451	4,557	4,537	5,217	5,380	5,599	5,711	6,266	6,256	6,450	7,307	7,619	7,794	140%	Branch Banking and Trust Company
									85[30]	87	87	87	85	-1%	Cabarrus Bank of North Carolina
														NA	Carolina Mountain Bank
			11[23]	23	26	31	34	38	45	51	56	58	63	462%	Carolina State Bank
1,870	1,887	1,875	1,867	1,902	1,944	1,944	1,941	2,057	2,315	2,277	2,740	2,805	2,903	59%	Central Carolina Bank & Trust Company
29	29	30	31	32	33	33	36	35	35	35	36	35	37	44%	Central State Bank
	2,340[22]	2,253	2,271	2,375	2,470	2,607	2,648	2,676	2,842	2,847	3,020	3,253	3,937	68%	Centura Bank
54	56	56	59	59	61	62	66	70	72	74	80	87	92	96%	Citizens Bank
57	52	51	50	50	48	47	48	49	46	46	47	48	50	733%	Community Bank & Trust Company
112	114	116	115	118	120	119	120	122	128	126	145	132	139	97%	Farmers & Merchants Bank
215	219	221	222	227	232	234	233	235	242	244	243	246	257	81%	First Bank
35	38	37	40	43	45	43	44	45[32]						NA	First Carolina Bank & Trust Company
165	170	160	155	149	155	148	149	148	162	166	169	170[36]		NA	First Charlotte Bank & Trust Company
99	105	102	107	137	137	132	138	139	147	141	146	154	165	192%	First Commercial Bank
51	53	55	60	63	63	65	65	69	76	77	79	81	89	1169%	First Community Bank
66	69	62	58	48[27]										NA	First Hanover Bank
22	25	25	27	27	28	29	28	26	29	28	25	23	25	49%	First Scotland Bank
74	76	80	82	90	93	94	100	101	106	111	114	118	116	743%	FirstSouth Bank
4,396	4,795	4,823	4,838	5,418	5,448	5,326	5,266	5,334	5,395	5,297	5,418	5,870	6,068	106%	First-Citizens Bank & Trust Company
74	75	79	79	83	84	87	88	92	92	96	100	103	104	165%	Four Oaks Bank & Trust Company
11[20]	16	19	25	31	32	31	32	33	32	32	32	34	36	219%	Granville United Bank
56	57	57	60	60	61	63	63	65	65	66	69	69	72	172%	Guaranty State Bank
421	413	419	418	428	427	417	404	405	397	392	386	380	380	10%	High Point Bank and Trust Company
298	305	306	307	316	313	319	321	320	323	326	328	335	342	40%	Lexington State Bank
138	142	146	151	166	169	172	176	179	186	185	206	208	217	257%	Lincoln Bank of North Carolina
23	23	24	32	32	31	33	34	37	40	37	41	43	41	165%	Lumbee Guaranty Bank
99	98	101	110	104	101	110	109	104	107	111	114	113	113	44%	Mechanics and Farmers Bank
159	169	160	161	159	160	156	154	159	214	208	209	209	232	111%	Mid-South Bank and Trust Company
20	24	25	27	26	29	31	29	31	30	28	28	28[35]		NA	New East Bank of Goldsboro
22	25	28	31	31	30	28	28	30	27	29	29	29[35]		NA	New East Bank of Greenville
			6[24]	11	14	16	18	19	20	18	16	16[35]		NA	New East Bank of New Bern
9	11	13	15	17	19	20	19	19	16	16	16	16[35]		NA	New East Bank of the Albemarle
18	19	24	26	27	29	39	39	43	42	42	43	44[35]		NA	New East Bank of the Cape Fear
15	17	18	20	22	23	24	28	30	30	31	33	33	36	479%	Old North State Bank
				11[26]	15	16	20	26	31	33	36	42	42	288%	Park Meridian Bank
156	152	156	151	149	148	148	151	154	160	160	163	164	173	60%	Peoples Bank
1,158[22]														NA	Peoples Bank and Trust Company
52[21]														NA	Peoples Bank of the Triad
52	48	45	42	39	37	33	30[29]							NA	Piedmont State Bank
66	65	68	70	71	73	74	74	75	76	80	78	84	87	111%	Randolph Bank & Trust Company
190	209	193	196	202	213	212	215	214[31]						NA	Republic Bank and Trust Company
57	64	65	67	72	80	75	79	85	86	85	83	83	88	439%	Salem Trust Bank
358	359	357	361	364	360	367	363	364	371	371	371	377	391	32%	Security Bank and Trust Company
238	247	245	252	255	258	259	259	262	267	272	278	370	411	116	Southern Bank and Trust Company
												476[33]	482	1%	SouthTrust Bank of Central Carolina
24	28	28	29	29	29	29	29	35	36	36	38	39	73	947%	Standard Bank & Trust Company
37	38	38	38	38	46	46	45	45	48	49	50	51	51	785%	State Bank
32	33	34	36	38	39	40	41	39	39	39	39	40	42[37]	695%	The Anchor Bank of North Carolina
14	15	16	17	18	17	18	18	19	20	21	21	21	22	99%	The Bank of Bladenboro
														NA	The Bank of Candor
52	56	54	54	56	60	55	56	57	60	58	60	58	63	38%	The Bank of Currituck
57	60	61	60	56	58	62	63	65	66	68	72	79	83	181%	The Bank of Iredell
53	58	60	59	59	60	62	61	62	64	63	63	66	71	1546%	The Community Bank
139	147	142	141	143	147	142	141	147	148	139	150	155	153	46%	The East Carolina Bank
237	238	240	241	247	250	273	274	281	292	296	295	300	323	86%	The Fidelity Bank
86	87	86	92	101	95	91	91	91	85	83	82	86	86	70%	The Heritage Bank
17	18	20	22	25	27	29	31	32	32	31	31	31	31	141%	The Morris Plan Industrial Bank
77	77	72	65	66	67	63	59	56	59	56	54	56	59	59%	The Village Bank
99	101	100	101	103	104	102	94	97	98	94	96	95	172	113%	Triad Bank
89	85	87	124	124	129	133	134	143	148	155	161	164[35]		NA	Triangle Bank & Trust Company
													302[35]	0%	Triangle East Bank
2,319	2,367	2,372	2,386	2,413	2,375	2,429	2,483	2,488	2,546	2,535	2,563	2,563	2,769	66%	United Carolina Bank
21	137	134	134	136	136	142	145	144	145	147	152	158	157	1935%	Unity Bank & Trust Company
171	176	176	177	182	186	189	190	191	197	203	207	213	222	143%	Yadkin Valley Bank and Trust Company

20,156	21,858	21,895	22,224	23,472	23,759	23,943	24,105	24,984	25,540	25,622	27,389	29,126	30,617	151%
64	63	63	65	66	66	65	65	64	63	63	63	64	57	

End Notes

1 Bankers Trust of North Carolina opened 4/27/87.
2 The Bank of Candor merged into First Bank 7/10/87.
3 First Community Bank opened 9/15/87.
4 Blue Ridge Bank opened 10/15/87.
5 Community Bank & Trust Company opened 11/30/87.
6 Triangle Bank & Trust Company opened 1/4/88.
7 FirstSouth Bank opened 5/16/88.
8 Standard Bank & Trust Company opened 9/6/88.
9 Bank of Mecklenburg opened 7/12/89.
10 Old North State Bank opened 8/14/89.
11 Unity Bank & Trust Company opened 9/5/89.
12 New East Bank of Goldsboro opened 9/9/89.
13 American Bank and Trust Company merged into Southern National Bank 10/31/89.
14 New East Bank of Greenville opened 11/11/89.
15 New East Bank of the Cape Fear opened 11/18/89.
16 Peoples Bank of the Triad converted from national charter 12/31/89.
17 Carolina Mountain Bank merged into NCNB 5/18/90.
18 New East Bank of the Albemarle opened 5/18/90.
19 Central Carolina Bank & Trust Company converted from national charter 6/15/90.
20 Granville United Bank opened 7/5/90.
21 Peoples Bank of the Triad merged into Peoples Bank and Trust Company 11/5/90.
22 Peoples Bank and Trust Company, and Planters Bank merged to form Centura Bank 11/5/90.
23 Carolina State Bank opened 4/5/91.
24 New East Bank of New Bern opened 6/14/91.
25 Barclays Bank of North Carolina had no deposits 3/16/92 and closed 6/30/92.
26 Park Meridian Bank opened 8/20/91.
27 First Hanover Bank failed 10/25/91.
28 Bank of North Carolina opened 12/3/91.
29 Piedmont State Bank merged into Bankers Trust of North Carolina 7/15/92.
30 Cabarrus Bank of North Carolina converted from S&L charter 10/26/92.
31 Republic Bank & Trust Company merged into Central Carolina Bank & Trust Company 12/4/92.
32 First Carolina Bank & Trust Company merged into Mid-South Bank and Trust Company 12/31/92.
33 SouthTrust Bank of Central Carolina converted from S&L charter 8/9/93.
34 Bankers Trust of North Carolina merged into Triad Bank 12/17/93.
35 Triangle Bank & Trust Company, New East Bank of Goldsboro, New East Bank of Greenville, New East Bank of New Bern, New East Bank of the Albemarle, and New East Bank of the Cape Fear merged to form Triangle East Bank 12/28/93.
36 First Charlotte Bank & Trust Company merged into Centura Bank 12/31/93.
37 Topsail State Bank changed its name to The Anchor Bank of North Carolina 12/31/93.

PRODUCTS AND SERVICES

SUMMARY OF REVENUE PRODUCING SERVICES - 1993

North Carolina state–chartered banks historically have had broad powers to engage in businesses traditionally not associated with commercial lending. These powers, combined with geographically unrestricted statewide branching, have made a North Carolina state bank charter a valuable and successful franchise.

The following survey shows the revenue producing services offered by the 57 state–chartered banks (including services offered by the bank holding company and corporate subsidiaries of the bank) at the close of 1993. For a service to qualify as revenue producing, it had to meet the following criteria:

1. Be offered both to established bank customers and the general public;
2. Have a set price range or fee schedule;
3. Be available independently of other banking services.

The revenue producing services are classified as traditional or non–traditional bank activities. Of necessity, such a classification is somewhat arbitrary. Because of North Carolina's progressive banking laws, what has become traditional for North Carolina state–chartered banks may be completely non–traditional or even prohibited in other jurisdictions.

Revenue Producing Services Offered By:	**Bank**	**Bank Subsidiary**	**Bank Holding Company**
Non–Traditional Services			
Consumer Finance Act Licensee	0	2	1
Customer Debt Counseling	1	0	0
Estate Planning	8	3	2
Fax	1	0	0
General Insurance Brokerage	6	7	1
General Insurance Underwriting	1	2	1
Investment Counseling	6	7	1
Management Consulting	2	0	0
Notary	1	0	0
Payroll Services	2	0	0
Personal Property Appraisal	1	0	0
Real Estate Appraisal	4	0	0
Real Estate Equity	2	0	0
Real Property Leasing	4	0	0
Remittance Banking	7	0	1
Reverse Mortgages	2	0	0
Securities Brokerage	31	8	1
Tax Planning	2	2	2
Tax Preparation	3	2	1
Travel Agency	2	0	1
Traditional Services			
Business Personal Property Leasing	8	1	2
Check Guarantee Service	4	0	0
Consumer Leasing	5	0	1
Credit Cards	27	0	3
Credit Cards – Agent Issue	24	0	0
Credit Life Insurance Brokerage	33	1	0
EDP Servicing	4	3	2
Money Orders	43	0	0
Mortgage Brokerage	21	3	1
Mortgage Origination	38	3	2
Mortgage Servicing	11	1	4
Permanent Mortgage Lending	37	1	1
Savings Bonds	50	0	0
Title Insurance Brokerage	1	0	0
Traveler's Checks	52	0	0
Trust Services	14	1	3

Total Non–Traditional Services - 20 **Total Traditional Services - 16** **Total Banks - 57**

North Carolina
Banking Commission

1993 SURVEY OF REVENUE PRODUCING SERVICES

Non–Traditional Services

Bank Name – Home Office	Consumer Finance Lic.	Customer Debt Counseling	Estate Planning	Fax	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counseling	Management Consulting	Notary	Payroll Services	Personal Property Appraisal	Real Estate Appraisal	Real Estate Equity	Real Property Leasing	Remittance Banking	Reverse Mortgages	Securities Brokerage	Tax Planning	Tax Preparation	Travel Agency
Avery County Bank – Newland																	B			
Bank of Granite – Granite Falls			B				B							B			B			
Bank of Mecklenburg – Charlotte																				
Bank of North Carolina – Thomasville																	B			
Bank of Pine Level – Pine Level																				
Bank of Stanly – Albemarle			S		S		S										S			
Bank of Union – Monroe					S												S			
Blue Ridge Bank – Sparta												B					B			
Branch Banking & Trust Co. – Wilson	H		B		B	B	B	B									B			B
Cabarrus Bank of North Carolina – Concord					S	S	S										S			
Carolina State Bank – Shelby					S												B			
Central Carolina Bank & Trust Co. – Durham			B												B		B		B	
Central State Bank – High Point					S															
Centrua Bank – Rocky Mount			B		S	S	S							B		B	S	B	B	
Citizens Bank – Murphy			H				H						B				B	H		H
Community Bank & Trust Co. – Rutherfordton																				
Farmers and Merchants Bank – Granite Quarry			S				S										B	S	S	
First Bank – Troy		B										B					B			
First–Citizens Bank & Trust Co. – Raleigh			B												B		B			
First Commercial Bank – Asheville																	B			
First Community Bank – Gastonia																	B			
First Scotland Bank – Laurinburg																				
FirstSouth Bank – Burlington															B		B			
Four Oaks Bank & Trust Co. – Four Oaks												B					B			
Granville United Bank – Granville																				
Guaranty State Bank – Durham																				
High Point Bank & Trust Co. – High Point					B												B			
Lexington State Bank – Lexington	S																B			
Lincoln Bank of North Carolina – Lincolnton					S												B			
Lumbee Guaranty Bank – Pembroke																				

Traditional Services

Bank Name – Home Office	Bus. Pers. Property Leasing	Check Guarantee Service	Consumer Leasing	Credit Cards	Credit Cards – Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Savings Bonds	Title Ins. Brokerage	Traveler's Checks	Trust Services
Avery County Bank – Newland								B					B		B	
Bank of Granite – Granite Falls					B	B		B		B			B		B	
Bank of Mecklenburg – Charlotte					B				B			B	B		B	
Bank of North Carolina – Thomasville					B			B		B		B	B		B	
Bank of Pine Level – Pine Level				B				B					B		B	
Bank of Stanly – Albemarle				B		B	S	B		B		B	B			
Bank of Union – Monroe				B		B		B	S	S			B		B	
Blue Ridge Bank – Sparta				B		B		B	S	S		BS	B		B	
Branch Banking & Trust Co. – Wilson				B		B	B	B	B	B	B	B	B	B	B	B
Cabarrus Bank of North Carolina – Concord				H		B		B		BH	H		B		B	S
Carolina State Bank – Shelby					B			B	B	B			B		B	
Central Carolina Bank & Trust Co. – Durham	B		B	B	B		B	B	B	B	B	B	B		B	B
Central State Bank – High Point						B		B	B	B					B	
Centrua Bank – Rocky Mount	B		B	B	B	B		B	B	B	B	B	B		B	B
Citizens Bank – Murphy		B		H			H	B		B		H	B		B	H
Community Bank & Trust Co. – Rutherfordton					B	B		B		B			B		B	
Farmers and Merchants Bank – Granite Quarry				B	B			B	B	B	B	B	B		B	
First Bank – Troy	B	B		B		B	H	B		B		B	B		B	B
First–Citizens Bank & Trust Co. – Raleigh	B		B	B		S	B	B		B	S	B	B		B	B
First Commercial Bank – Asheville	B		B		B	B			B			B	B		B	
First Community Bank – Gastonia				B		B		B		B		B	B		B	
First Scotland Bank – Laurinburg						B			B							
FirstSouth Bank – Burlington				B		B		B	B	B			B			
Four Oaks Bank & Trust Co. – Four Oaks				B		B		B		B			B		B	
Granville United Bank – Granville				B		B		B				B	B		B	
Guaranty State Bank – Durham	B				B	B		B	B			B				
High Point Bank & Trust Co. – High Point					B					B		B	B		B	B
Lexington State Bank – Lexington				B				B		B	B	B	B		B	B
Lincoln Bank of North Carolina – Lincolnton				B	B	B		B	S	S		B	B		B	B
Lumbee Guaranty Bank – Pembroke					B			B		B		B	B		B	

Non–Traditional Services

Bank Name – Home Office	Consumer Finance Lic.	Customer Debt Counseling	Estate Planning	Fax	Gen. Ins. Brokerage	Gen. Ins. Underwriting	Investment Counseling	Management Consulting	Notary	Payroll Services	Personal Property Appraisal	Real Estate Appraisal	Real Estate Equity	Real Property Leasing	Remittance Banking	Reverse Mortgages	Securities Brokerage	Tax Planning	Tax Preparation	Travel Agency
Mechanics and Farmers Bank – Durham				B					B				B	B	B		B			
Mid–South Bank & Trust Co. – Sanford			H		H	H									B	B	H	H	H	
Old North State Bank – King																	B			
Park Meridian Bank – Charlotte																				
Peoples Bank – Newton																	B			
Randolph Bank & Trust Co. – Asheboro					B												B			
Salem Trust Bank – Winston–Salem							B										B			
Security Bank & Trust Co. – Salisbury	S		B		B		S										S			
Southern Bank & Trust Co. – Mount Olive														B			B			
SouthTrust Bank of Central Carolina – Concord			B		B		B								H		B			
Standard Bank & Trust Co. – Dunn																	B			
State Bank – Fayetteville							B				B	B			B					
The Anchor Bank of North Carolina – Hampstead																	B			
The Bank of Bladenboro – Bladenboro																				
The Bank of Currituck – Moyock																				
The Bank of Iredell – Statesville			S				S										S	S		B
The Community Bank – Pilot Mountain															B		B			
The East Carolina Bank – Engelhard																	B			
The Fidelity Bank – Fuquay–Varina																				
The Heritage Bank – Lucama																				
The Morris Plan Industrial Bank – Burlington																				
The Village Bank – Chapel Hill																				
Triad Bank – Greensboro																				
Triangle East Bank – Raleigh							B										B			
United Carolina Bank – Whiteville			B		B		S	B									S	B	B	
Unity Bank & Trust Co. – Rocky Mount										B							S		S	
Yadkin Valley Bank & Trust Co. – Elkin										B							B			
B Bank	0	1	8	1	6	1	6	2	1	2	1	4	2	4	7	2	31	2	3	2
S Bank Subsidiary	2	0	3	0	7	2	7	0	0	0	0	0	0	0	0	0	8	2	2	0
H Bank Holding Company	1	0	2	0	1	1	1	0	0	0	0	0	0	0	1	0	1	2	1	1
Grand Totals	3	1	13	1	14	4	14	2	1	2	1	4	2	4	8	2	40	6	6	3

Traditional Services

Bank Name – Home Office	Bus. Pers. Property Leasing	Check Guarantee Service	Consumer Leasing	Credit Cards	Credit Cards – Agent Issue	Credit Life Ins. Brokerage	EDP Servicing	Money Orders	Mortgage Brokerage	Mortgage Origination	Mortgage Servicing	Perm. Mortgage Lending	Savings Bonds	Title Ins. Brokerage	Traveler's Checks	Trust Services
Mechanics and Farmers Bank – Durham				B				B		B		B	B		B	
Mid–South Bank & Trust Co. – Sanford	H			B		B				B	H	B	B		B	H
Old North State Bank – King	B				B	B		B		B		B	B		B	
Park Meridian Bank – Charlotte	B								B				B		B	
Peoples Bank – Newton					B			B		B			B		B	B
Randolph Bank & Trust Co. – Asheboro					B	B	S	B		B		B	B		B	
Salem Trust Bank – Winston–Salem					B		B		B	B			B		B	B
Security Bank & Trust Co. – Salisbury				B		B			H	H	H	B	B		B	B
Southern Bank & Trust Co. – Mount Olive				B				B		B	B	B	B		B	
SouthTrust Bank of Central Carolina – Concord	H	B	H	H		B		B	B	B	H	B	B		B	H
Standard Bank & Trust Co. – Dunn					B			B		B			B		B	
State Bank – Fayetteville		B		B		B		B	B	B	B	B	B		B	B
The Anchor Bank of North Carolina – Hampstead				B						B		B	B		B	B
The Bank of Bladenboro – Bladenboro												B	B		B	
The Bank of Currituck – Moyock					B	B		B		B		B	B		B	
The Bank of Iredell – Statesville					B	B		B	B			B	B		B	
The Community Bank – Pilot Mountain					B			B							B	
The East Carolina Bank – Engelhard				B		B							B		B	
The Fidelity Bank – Fuquay–Varina				B		B		B	B	B	B	B			B	
The Heritage Bank – Lucama				B		B						B	B		B	
The Morris Plan Industrial Bank – Burlington								B							B	
The Village Bank – Chapel Hill					B			B	B	B		B	B		B	
Triad Bank – Greensboro					B	B	S						B		B	
Triangle East Bank – Raleigh	S				B	B		B	B	B		B	B		B	
United Carolina Bank – Whiteville			B	B		B		B	B	B	B	B	B		B	B
Unity Bank & Trust Co. – Rocky Mount				B		B				B	B	B			B	
Yadkin Valley Bank & Trust Co. – Elkin								B	B	B	B	B	B			
B Bank	8	4	5	27	24	33	4	43	21	38	11	37	50	1	52	14
S Bank Subsidiary	1	0	0	0	0	1	3	0	3	3	1	1	0	0	0	1
H Bank Holding Company	2	0	1	3	0	0	2	0	1	2	4	1	0	0	0	3
Grand Totals	11	4	6	30	24	34	9	43	25	43	16	39	50	1	52	18

DIRECTORY OF BANKS
IN
NORTH CAROLINA

NATIONAL BANKS IN NORTH CAROLINA

DECEMBER 31, 1993

(IN ALPHABETICAL ORDER BY LOCATION OF HOME OFFICE)

Bank and Executive Officer	*Home Office Address*
The First National Bank and Trust Company James M. Culberson, Jr. Chairman & CEO	101 Sunset Avenue Post Office Box 1328 Asheboro 27203 910/626–8300
First Union National Bank of North Carolina John R. Georgius Chairman & CEO	First Union Plaza Charlotte 28288 704/374–6161
NationsBank of North Carolina, N.A. Hugh L. McColl, Jr. President & CEO	One NationsBank Plaza Charlotte 28255 704/386–5000
First Charter National Bank Lawrence M. Kimbrough President & CEO	22 North Union Street Post Office Box 228 Concord 28026–0228 704/786–3300
United National Bank Leonard N. Hedgepeth President & CEO	137 Gillespie Street Post Office Box 1450 Fayetteville 28302 910/483–1131
Greensboro National Bank Robert S. Chiles, Sr. President & CEO	100 South Murrow Boulevard Post Office Box 22046 Greensboro 27420 910/373–8500
Southern National Bank of North Carolina L. Glenn Orr , Jr. Chairman & CEO	500 North Chestnut Street Post Office Box 1489 Lumberton 28358 910/671–2000
Wilkes National Bank Ronald S. Shoemaker President	1600 Curtis Bridge Road Post Office Box 2368 North Wilkesboro 28659 910/838–1026
SouthTrust Bank of North Carolina, N.A. James A. Beck Chairman, President & CEO	4505 Falls of the Neuse Road Raleigh 27609 919/872–4240
First National Bank of Reidsville W. B. Apple, Jr. President & CEO	202 South Main Street Post Office Box 2037 Reidsville 27320 910/342–3346

Bank and Executive Officer	*Home Office Address*
First National Bank of Shelby Edgar B. Hamilton President & CEO	106 South Lafayette Street Post Office Box 168 Shelby 28150 704/484–6200
Columbus National Bank George W. Holt President & CEO	100 East Main Street Whiteville 28472 910/642–6163
Enterprise National Bank of the Piedmont Nicholas A. Daves President & CEO	316–318 South Stratford Road Post Office Box 5068 Winston–Salem 27113 910/631–3900
Wachovia Bank of North Carolina, N.A. L.M. Baker, Jr. President & CEO	301 North Main Street Post Office Box 3099 Winston–Salem 27102 910/770–5000

TOTAL: 14

NORTH CAROLINA STATE–CHARTERED BANKS
DECEMBER 31, 1993
(IN ALPHABETICAL ORDER BY LOCATION OF HOME OFFICE)

Bank and Executive Officer	*Home Office Address*
Bank of Stanly Roger L. Dick President & CEO	167 North Second Street Albemarle 28001 Post Office Box 338 Albemarle 28002–0338 Phone: 704/983–6181 Fax: 704/983–5548
Randolph Bank & Trust Company K. Reid Pollard President & CEO	175 North Fayetteville Asheboro 27203 Post Office Box 1888 Asheboro 27204–1888 Phone: 919/625–1000 Fax: 919/625–3850
First Commercial Bank John H. Morrison President & CEO	8 O'Henry Avenue Asheville 28801 Post Office Box 3079 Asheville 28802 Phone: 704/252–3600 Fax: 704/252–0939
The Bank of Bladenboro Charles I. Bridger President & CEO	117 South Main Street Post Office Box 369 Bladenboro 28320 Phone: 919/863–3271 Fax: 919/863–3271
FirstSouth Bank Wade Williamson President & CEO	509 South Lexington Avenue Burlington 27215 Post Office Drawer 2957 Burlington 27216 Phone: 919/570–6000 Fax: 919/570–6059
The Morris Plan Industrial Bank Donald L. Matkins CEO	523 South Worth Street Burlington 27215 Post Office Box 2044 Burlington 27216 Phone: 919/229–5338 Fax: 919/229–0633
The Village Bank W. Franklin Sutton President & CEO	77 South Elliott Road Chapel Hill 27514 Post Office Box 2564 Chapel Hill 27515 Phone: 919/929–0252 Fax: 919/967–2309

Bank and Executive Officer	Home Office Address
Bank of Mecklenburg John H. Ketner, Jr. President & CEO	2000 Randolph Road Charlotte 28207 Post Office Box 220927 Charlotte 28222 Phone: 704/375–2265 Fax: 704/347–5599
Park Meridian Bank Kevin T. Kennelly President & CEO	6826 Morrison Boulevard Charlotte 28211 Phone: 704/366–7275 Fax: 704/366–8165
Cabarrus Bank of North Carolina Ronald D. Smith President & CEO	71 McCachern Boulevard, S.E. Concord 28025 Post Office Box 328 Concord 28026 Phone: 704/782–1193 Fax: 704/788–7911
Southtrust Bank of Central Carolina N. Bradley Thompson, Jr. President & CEO	40 Cabarrus Avenue East Concord 28025 Phone: 704/788–3193 Fax: 704/783–0373
Standard Bank and Trust Company Charles W. Carpenter President & CEO	1100 West Broad Street Dunn 28334 Post Office Box 1807 Dunn 28335 Phone: 919/892–2288 Fax: 919/892–2601
Central Carolina Bank & Trust Company Ernest C. Roessler. President & CEO	111 Corcoran Street Durham 27701 Post Office Box 931 Durham 27702 Phone: 919/683–7777 Fax: 919/683–6881
Guaranty State Bank Charles J. Stewart President	302 West Main Street Durham 27701 Post Office Box 1731 Durham 27702 Phone: 919/688–9361 Fax: 919/682–2895
Mechanics and Farmers Bank Julia W. Taylor Chairman, President & CEO	116 West Parish Street Durham 27701 Post Office Box 1932 Durham 27702 Phone: 919/683–1521 Fax: 919/687–7839

Bank and Executive Officer	Home Office Address
Yadkin Valley Bank and Trust Company Wayne V. Moore President & CEO	110 West Market Street Post Office Box 888 Elkin 28621 Phone: 919/835–2626 Fax: 919/835–8858
The East Carolina Bank E. Royden Clarke Chairman, President & CEO	Highway 264 Post Office Box 337 Engelhard 27824 Phone: 919/925–9411 Fax: 919/925–8491
State Bank C. Fred Clark, Jr. President & CEO	520 Westwood Shopping Center Fayetteville 28304 Post Office Box 2589 Fayetteville 28302–2589 Phone: 919/864–7811 Fax: 919/867–4319
Four Oaks Bank & Trust Company Ayden R. Lee, Jr. President & CEO	6144 US 301 South Post Office Box 309 Four Oaks 27524 Phone: 919/963–2177 Fax: 919/963–2768
The Fidelity Bank Billy T. Woodard Chairman, President & CEO	100 South Main Street Post Office Box 8 Fuquay–Varina 27526 Phone: 919/552–2242 Fax: 919/552–2242
First Community Bank Donald R. Lineberger President & CEO	100 East Garrison Blvd. Gastonia 28052 Post Office Box 2358 Gastonia 28053 Phone: 704/868–4251 Fax: 704/868–2092
Bank of Granite John A. Forlines, Jr. Chairman & CEO	23 North Main Street Post Office Box 128 Granite Falls 28630 Phone: 704/396–3141 Fax: 704/396–9116
Farmers & Merchants Bank Paul E. Fisher Chairman & CEO	138 North Salisbury Avenue Post Office Box 307 Granite Quarry 28072 Phone: 704/279–7291 Fax: 704/279–7291
Triad Bank James E. Mims Chairman & CEO	113 North Greene Street Greensboro 27401 Post Office Box 22006 Greensboro 27420 Phone: 919/271–4700 Fax: 919/275–8419

Bank and Executive Officer	Home Office Address
The Anchor Bank of North Carolina David E. Buffaloe President & CEO	15280 U.S. Highway 17 Post Office Box 369 Hampstead 28443 Phone: 919/270–4108 Fax: 919/270–9754
Central State Bank Patrick A. Meisky President & CEO	1200 North Main Street High Point 27262 Post Office Box 2836 High Point 27261 Phone: 919/882–2574 Fax: 919/882–3797
High Point Bank and Trust Company F. David Hall President & CEO	300 North Main Street High Point 27260 Post Office Box 2276 High Point 27261 Phone: 919/889–3300 Fax: 919/885–2030
Old North State Bank Robert E. Marziano President & CEO	647 South Main Street Post Office Box 995 King 27021 Phone: 919/983–0682 Fax: 919/983–4089
First Scotland Bank David S. Jones President & CEO	909 South Main Street Laurinburg 28352 Post Office Box 667 Laurinburg 28353 Phone: 919/276–4628 Fax: 919/276–9334
Lexington State Bank Robert F. Lowe Chairman, President & CEO	One LSB Plaza Lexington 27292 Post Office Box 867 Lexington 27293–0867–0867 Phone: 704/246–6500 Fax: 704/249–6587
Lincoln Bank of North Carolina James E. Burt, III President & CEO	402 East Main Street Lincolnton 28092 Post Office Box 657 Lincolnton 28093 Phone: 704/732–2222 Fax: 704/732–6238
The Heritage Bank Edward T. Lucas President	106 Main Street Post Office Box 100 Lucama 27851 Phone: 919/291–4052 Fax: 919/239–0472

Bank and Executive Officer	Home Office Address
Bank of Union H. Clark Goodwin President & CEO	201 North Charlotte Avenue Monroe 28112 Post Office Box 1459 Monroe 28111 Phone: 704/289–9555 Fax: 704/282–0924
Southern Bank and Trust Company Marion J. McSorley President & CEO	101 North Center Street Post Office Box 629 Mount Olive 28365 Phone: 919/658–7000 Fax: 919/658–7087
The Bank of Currituck Sam T. Moore, Jr. President & CEO	Highway 168 Post Office Box 6 Moyock 27958 Phone: 919/435–6331 Fax: 919/435–6555
Citizens Bank Billy M. Decker President & CEO	300 Peachtree Street Post Office Box 800 Murphy 28906 Phone: 704/837–9291 Fax: 704/837–5085
Avery County Bank Martha Guy President & CEO	Estatoa Street Post Office Box 670 Newland 28657 Phone: 704/733–4331 Fax: 704/733–2485 (call main number first)
Peoples Bank Tony W. Wolfe President & CEO	218 South Main Avenue Post Office Box 467 Newton 28658 Phone: 704/464–5620 Fax: 704/465–5210
Granville United Bank Billy N. Quick President & CEO	109 Hillsboro Street Post Office Box 528 Oxford 27565 Phone: 919/693–9000 Fax: 919/690–1907
Lumbee Guaranty Bank Larry R. Chavis President & CEO	205 West Third Street Post Office Box 908 Pembroke 28372 Phone: 919/521–9707 Fax: 919/521–0772
The Community Bank James O. Frye President & CEO	616 South Key Street Post Office Box 1368 Pilot Mountain 27041 Phone: 919/368–5334 Fax: 919/368–2269

Bank and Executive Officer	Home Office Address
Bank of Pine Level Rudolph R. Jones President & CEO	109 Peedin Street Post Office Box 249 Pine Level 27568 Phone: 919/965–5721 Fax: 919/965–5258
First–Citizens Bank & Trust Company Lewis R. Holding Chairman & CEO	239 Fayetteville Street Mall Raleigh 27601 Post Office Box 151 Raleigh 27602 Phone: 919/755–7000 Fax: 919/755–7048
Triangle East Bank Michael S. Patterson President & CEO	4800 Six Forks Road Raleigh 27609 Post Office Box 31828 Raleigh 27622 Phone: 919/881–0455 Fax: 919/781–6042
Centura Bank Robert R. Mauldin Chairman & CEO	131 North Church Street Rocky Mount 27804 Post Office Box 1220 Rocky Mount 27802 Phone: 919/977–8211 Fax: 919/446–6655
Unity Bank & Trust Company H. Leigh Ballance, Jr. President & CEO	115 North Church Street Post Office Box 7249 Rocky Mount 27804–0249 Phone: 919/937–1900 Fax: 919/937–1925
Community Bank & Trust Company Ronnie D. Blanton President & CEO	215 South Main Street Rutherfordton 28139 Phone: 704/652–1112 Fax: 704/659–2621
Security Bank and Trust Company Lloyd G. Gurley President & CEO	215 South Main Street Post Office Box 2189 Salisbury 28144 Phone: 704/633–7800 Fax: 704/637–6542
Mid–South Bank and Trust Company James E. McGee, III President & CEO	338 Carthage Street Sanford 27330 Post Office Drawer 3608 Sanford 27331–3608 Phone: 919/774–8600 Fax: 919/774–2533

Bank and Executive Officer	Home Office Address
Carolina State Bank John J. Godbold, Jr. President & CEO	316 South Lafayette Street Shelby 28150 Post Office Box 340 Shelby 28151 Phone: 704/480–4444 Fax: 704/480–4441
Blue Ridge Bank Guy L. Scott, Jr. President & CEO	125 North Main Street Post Office Box 520 Sparta 28675 Phone: 919/372–2265 Fax: 919/372–2227
The Bank of Iredell Elbert H. Richardson President & CEO	325 East Front Street Statesville 28677 Post Office Box 1830 Statesville 28687 Phone: 704/873–5245 Fax: 704/873–8148
Bank of North Carolina W. Swope Montgomery President & CEO	831 Julian Avenue Thomasville 27360 Post Office Box 1148 Thomasville 27361–1148 Phone: 919/476–9204 Fax: 919/476–5773
First Bank James A. Gunter President & CEO	341 North Main Street Post Office Box 508 Troy 27371 Phone: 919/576–6171 Fax: 919/576–1070
United Carolina Bank E. Rhone Sasser President & CEO	306 South Madison Street Post Office Box 632 Whiteville 28472 Phone: 919/642–5131 Fax: 919/642–1276
Branch Banking and Trust Company John A. Allison, IV Chairman & CEO	223 West Nash Street Wilson 27893 Post Office Box 1847 Wilson 27894 Phone: 919/399–4111 Fax: 919/399–4260
Salem Trust Bank Gordon H. T. Sheeran President & CEO	2140 Country Club Road Winston–Salem 27104 Post Office Box 5376 Winston–Salem 27113 Phone: 919/777–1400 Fax: 919/723–9102

TOTAL: 57

NONDEPOSITORY TRUST COMPANIES

DECEMBER 31, 1993

Nondepository trust companies offer all the traditional trust services associated with a bank trust department but are not affiliated with a bank and do not offer any deposit services. These companies may provide fiduciary administration of trust accounts, estates, corporate trusts, investments, and other forms of professional trusteeships.

Trust Company and Executive Officer	*Home Office Address*
The Trust Company of the South Brian L. Gupton President	3041 South Church Street Burlington 27215 Phone: 919/538-1000 Fax: 919/538-1010
North Carolina Trust Company Stephen C. Hassenfelt President & CEO	301 North Elm Street Greensboro 27401 Post Office Box 1108 Greensboro 27402 Phone: 919/272-5100 Fax: 919/230-1725
Franklin Street Trust Company M. Rex Teaney, II President	1506 East Franklin Street Suite 104 Post Office Box 3360 Chapel Hill 27515-3360 Phone: 919/933-7882 Fax: 919/933-8250

TOTAL: 3

LOAN PRODUCTION OFFICES OPERATING IN THE STATE OF NORTH CAROLINA

DECEMBER 31, 1993

Loan Production Offices	*LPO Representative*
Bank of Boston (First National Bank of Boston) 100 Federal Street Boston, Massachusetts 02110 Date Of Entry Into NC: January 30, 1992	John T. Martin, Jr. Vice President 1420 Independence Center 101 North Tryon Street Charlotte, NC 28246 704/342-0300

TOTAL: 1

NORTH CAROLINA STATE–CHARTERED BANKS AND THEIR BRANCHES

DECEMBER 31, 1993

Avery County Bank

Newland

Main Office
Estatoe Street 28657
Opened 11/05/1913

Bank of Granite

Granite Falls

Main Office
23 North Main Street 28630
Opened 12/12/1906

Hickory

Hickory Branch
25 3rd Street, NW 28603
Opened 07/20/1970

Springs Road Office
2220 12th Street, NE 28601
Opened 10/01/1985

Viewmont Office
281 14th Avenue, NE 28601
Opened 07/15/1987

Hudson

Hudson Office
537 Main Street 28638
Opened 09/02/1961

Lenoir

Hibriten Office
701 Wilkesboro Boulevard 28645
Opened 11/18/1991

Lenoir Office
707 College Avenue, SW 28645
Opened 02/22/1960

Whitnel Office
1351 Norwood Street 28645
Opened 05/03/1972

Morganton

Morganton Office
207 East Union Street 28655
Opened 07/10/1989

Newton

Newton Office
311 North Main Avenue 28658
Opened 02/01/1984

Bank of Mecklenburg

Charlotte

Main Office
2000 Randolph Road 28207
Opened 07/12/1989

Morrocroft Branch
6816 Morrison Boulevard 28210
Opened 09/04/1991

Bank of North Carolina

Thomasville

Main Office
831 Julian Avenue 27360
Opened 12/03/1991

Bank of Pine Level

Pine Level

Main Office
109 Peedin Street 27568
Opened 01/09/1907

Smithfield

Triple "S" Plaza Branch
1360 North Bright Leaf Boulevard 27577
Opened 12/29/1986

Bank of Stanly

Albemarle

East Albemarle Branch
Highway 24/27 Bypass 28002
Opened 09/26/1988

Main Office
167 North Second Street 28001
Opened 09/28/1983

Village Office
710 North First Street 28002
Opened 06/26/1984

Norwood

Norwood Office
13 South Main Street 28128
Opened 04/13/1987

Oakboro

Oakboro Office
624 North Main Street 28129
Opened 11/15/1993

Bank of Union

Matthews

Indian Trail Branch
4240 Old Monroe Road 28105
Opened 04/01/1986

Matthews

Matthews Branch
217 North Trade Street 28105
Opened 08/10/1992

Monroe

Main Office
201 North Charlotte Avenue 28112
Opened 10/14/1985

Skyway Drive Branch
1401 Skyway Drive 28110
Opened 08/12/1988

Waxhaw

Waxhaw Branch
1100 North Broome Street 28173
Opened 06/03/1989

Blue Ridge Bank

Hays

Hays Branch
Mountain View and Traphill Road 28635
Opened 03/26/1990

Sparta

Main Office
125 North Main Street 28675
Opened 10/15/1987

Taylorsville

Taylorsville Office
150 North Center Street 28681
Opened 10/16/1989

Branch Banking and Trust Company

Aberdeen

Aberdeen Main Office
US Highway #1 and Johnson Street 28315
Opened 07/02/1984

Angier

Angier Main Office
203 East Depot Street 27501
Opened 07/02/1984

Apex

Apex Main Office
801 East Williams Street 27502
Opened 07/02/1984

Asheville

Asheville Main Office
One Pack Square 28802
Opened 12/01/1988

Biltmore Office
9 All Souls Crescent 28802
Opened 03/20/1989

North Asheville Branch
850 Merrimon Avenue 28802
Opened 03/10/1986

Ayden

Ayden Main Office
1410 West 3rd Street 28513
Opened 10/22/1990

Beaufort

Beaufort Branch
617 Front Street 28516
Opened 06/15/1967

Benson

Benson Branch
307 East Main Street 27504
Opened 07/02/1984

Black Creek

Black Creek Branch
210 Center Street 27813
Opened 06/20/1962

Boiling Springs

Boiling Springs Branch
124 North Main Street 28017
Opened 10/05/1981

Broadway

Broadway Main Office
106 South Main Street 27505
Opened 07/02/1984

Burlington

Burlington Main Office
1004 South Church Street 27216
Opened 08/25/1987

Holly Hill Branch
144 Huffman Mill Road 27216
Opened 07/02/1984

Carolina Beach

Carolina Beach Main Office
7 North Lake Park Boulevard 28428
Opened 08/16/1993

Carthage

Carthage Main Office
22 Courthouse Square 28327
Opened 07/02/1984

Monroe Street Branch
502 Monroe Street 28327
Opened 07/02/1984

Cary

Cary Office
200 East Chatham Street 27511
Opened 08/08/1962

Mayfair Plaza Drive–In Branch
924 Kildaire Farm Road 27511
Opened 09/18/1979

Northwoods Office
977 North Harrison Avenue 27511
Opened 07/02/1984

Regency Park Branch Office
2000 Regency Parkway 27511
Opened 06/19/1985

Chapel Hill

Chapel Hill Main Office
143 East Rosemary Street 27514
Opened 09/16/1991

Franklin Street Branch
1406 East Franklin Street 27514
Opened 05/17/1993

Charlotte

Charlotte Branch
200 South Tryon Street 28202
Opened 06/06/1983

Cotswold Drive–In Branch
325 South Sharon Amity 28211
Opened 12/03/1973

Crown Point Office
2520 Sardis Road North 28227
Opened 02/05/1990

Eastway Drive Branch
3059 Eastway Drive 28205
Opened 06/06/1983

Mallard Creek Office
8006 Mallard Creek Road 28213
Opened 08/05/1985

Methodist Home (LSF)
3420 Shamrock Drive 28215
Opened 07/24/198

Queens Road Office
101 Queens Road 28204
Opened 06/06/1983

Southpark Office
6869 Fairview Road 28210
Opened 06/06/1983

Woodlawn Branch
250 East Woodlawn Road 28217
Opened 06/18/1984

Clemmons

Clemmons Main Office
2755 Lewisville–Clemmons 27012
Opened 06/28/1993

Coats

Coats Main Office
300 North McKinley Street 27521
Opened 07/02/1984

Cramerton

Cramerton Branch
109 Center Street 28032
Opened 10/05/1981

Creedmoor

Creedmoor Main Office
Dutch Village Shopping Center 27522
Opened 05/17/1993

Dallas

Dallas Branch
501 West Trade Street 28034
Opened 10/05/1981

Durham

Bethesda Branch
1714 South Miami Boulevard 27703
Opened 05/17/1993

Boulevard Branch
2701 Chapel Hill Boulevard 27701
Opened 05/17/1993

Croasdaile Branch
2726 Croasdaile Drive, Suite 104 27705
Opened 05/17/1993

Durham Main Office
505 South Duke Street 27701
Opened 05/17/1993

Northgate Office
1530 North Gregson Street 27701
Opened 09/16/1991

Riverview Branch
5028 Roxboro Road 27704
Opened 05/17/1993

South Square Office
4011 University Drive 27702
Opened 08/24/1987

Woodcroft Branch
4717 Hope Valley Road 27707
Opened 05/17/1993

Eden

Eden Office
700 Van Buren Road 27288
Opened 04/27/1992

Edenton

Edenton Main
322 South Broad Street 27932
Opened 08/30/1993

Elizabeth City

Elizabeth City Main Office
309 East Colonial Avenue 27909
Opened 11/18/1991

Elkin

Main Office
290 North Bridge Street
Opened 03/29/1993

Ellenboro

Ellenboro Branch
Highway 74 and Glenn Street 28040
Opened 10/05/1981

Elm City

Elm City Branch
117 East Main Street 27822
Opened 05/18/1931

Enfield

Enfield Branch
205 Whitfield Street 27823
Opened 03/01/1968

Eureka

Eureka Branch (LSF)
101 East Main Street 27830
Opened 07/25/1963

Faison

Faison Branch
101 Railroad Street 28341
Opened 04/29/1937

Fallston

Fallston Branch
Highway 18 28042
Opened 10/05/1981

Farmville

Farmville Main Office
110 West Church Street 27828
Opened 10/20/1980

Fayetteville

Haymount Branch
1214 Morganton Road 28302
Opened 11/14/1950

Methodist College Drive–In Branch
US Highway 401 North 28302
Opened 02/10/1975

New Main Office
3817 Morganton Road 28302
Opened 07/18/1974

Rowan Street Branch
123 Rowan Street 28302
Opened 11/01/1960

Tallywood Drive–In Branch
201 Tallywood Shopping Center 28302
Opened 07/09/1970

Fletcher

Fletcher Branch
Asheville Highway 25 28732
Opened 03/10/1986

Forest City

Forest City Branch
333 East Main Street 28043
Opened 10/05/1981

Main Office
502 Butler Road 28043
Opened 10/05/1981

Fountain

Fountain Branch
East Wilson Street 27829
Opened 10/20/1980

Fremont

Fremont Branch
129 East Main Street 27830
Opened 01/31/1938

Fuquay–Varina

Fuquay–Varina Main Office
111 South Main Street 27526
Opened 07/02/1984

Gastonia

East Branch
250 North New Hope Road 28052
Opened 10/05/1981

Franklin Avenue Branch
425 West Franklin Street 28052
Opened 10/05/1981

Garrison Boulevard Branch
333 Garrison Boulevard 28052
Opened 10/05/1981

Gastonia Main Office
110 West Main Street 28053
Opened 10/05/1981

Northwest Branch
1207 Bessemer City Road 28052
Opened 10/05/1981

South Branch
2831 South York Road 28052
Opened 10/05/1981

Union Road Branch
3070 Union Road 28052
Opened 10/05/1981

29 West Branch
2414 West Franklin Avenue 28052
Opened 10/05/1981

Goldsboro

Cashwell Drive Branch
2801 Cashwell Drive 27534
Opened 03/29/1993

Eastgate Drive–In Branch
435 North Berkley Boulevard 27530
Opened 12/16/1969

Goldsboro Main Office
207 East Ash Street 27530
Opened 02/25/1929

Highway 70 Office
1326 West Grantham Street 27533
Opened 11/17/1964

Goldston

Goldston Main Office
Main Street 27252
Opened 07/02/1984

Graham

Graham Main Office
220 South Main Street 27253
Opened 07/02/1984

Greensboro

Bessemer Avenue Branch
915 East Bessemer Avenue 27405
Opened 04/27/1992

Four Seasons Mall Branch
700 Four Seasons Mall 27407
Opened 04/27/1992

Friendly Shopping Center Office
625 Green Valley Road 27408
Opened 08/20/1990

Greensboro Main Office
201 West Market Street 27401
Opened 04/27/1992

Guilford College Branch
College Road 27410
Opened 04/27/1992

Palmer Plaza Branch
3231 Yanceyville Road 27405
Opened 04/27/1992

Randleman Road Branch
2325 Randleman Road 27406
Opened 04/27/1992

Westridge Square Office
3307 Battleground Avenue 27410
Opened 04/27/1992

Greenville

Fire Tower Road Branch
4020 South Evans Street 27834
Opened 02/20/1974

Greene Street Office
212 South Greene Street 27835
Opened 12/06/1979

Greenville Main Office
514 East Greenville Boulevard 27858
Opened 10/22/1990

Medical Branch
2000 Venture Tower Drive 27835
Opened 06/02/1986

Grifton

Grifton Main Office
118 East Queen Street 28530
Opened 09/16/1991

Halifax

Halifax Branch
3 South King Street 27839
Opened 03/01/1968

Havelock

Havelock Branch
Highway 70 East 28532
Opened 05/04/1981

Hickory

Hickory Main Office
34 2nd Street, NW 28601
Opened 03/09/1988

Longview Branch
2637 First Avenue, SW 28603
Opened 03/03/1986

High Point

Archdale Branch
2940 South Main Street 27261
Opened 12/16/1991

Eastchester Drive Office
1116 Eastchester Drive 27261
Opened 10/26/1987

High Point Main Office
620 North Main Street 27261
Opened 08/20/1990

Westchester Office
2105 Westchester Drive 27261
Opened 10/02/1989

Jamestown

Jamestown Main Office
120 East Main Street 27282
Opened 08/20/1990

Jamesville

Jamesville Branch
Hardison Drive 27846
Opened 11/12/1973

Kernersville

Kernersville Main Office
131 East Mountain Street 27284
Opened 06/28/1993

King

Main Office
301 South Main Street 27021
Opened 03/29/1993

Kings Mountain

Kings Mountain Branch
410 East King Street 28086
Opened 10/05/1981

Kinston

Kinston Branch
134–136 North Queen Street 28501
Opened 05/07/1931

Kinston Plaza Drive–In Branch
2409 Herritage Street 28501
Opened 06/25/1976

Queen Street Branch
612 North Queen Street 28501
Opened 03/29/1993

Vernon Park Drive–In Branch
2009 West Vernon Avenue 28501
Opened 04/11/1969

Kitty Hawk

Kitty Hawk Main Office
US 158 Bypass 27959
Opened 11/18/1991

Knightdale

Knightdale Office
7120 East Highway 264 27545
Opened 05/05/1987

LaGrange

Main Office
101 South Caswell Street 28551
Opened 03/29/1993

Lawndale

Lawndale Branch
300 East Main Street 28090
Opened 10/05/1981

Lewisville

Main Office
6454 Shallowford Road 27023
Opened 03/29/1993

Lexington

Lexington Main Office
212 West Center Street 27292
Opened 04/30/1973

Liberty

Liberty Main Office
101 Fayetteville Street 27298
Opened 07/02/1984

Littleton

Littleton Branch
131 East South Main Street 27850
Opened 03/01/1968

Lowell

Lowell Branch
820 Groves Street 28098
Opened 10/05/1981

Madison

Madison Office
Mid–Town Shopping Center 27025
Opened 04/27/1992

Maggie Valley

Maggie Valley Branch
US Highway 19 28751
Opened 03/10/1986

Magnolia

Magnolia Branch
104 South Railroad Street 28453
Opened 05/16/1960

Matthews

Matthews Main Office
157 North Trade Street 28105
Opened 06/30/1976

Plantation Estates (LSF)
733 Plantation Estates Drive 28105
Opened 02/06/1989

Micro

Micro Office
32 Railroad Street 27555
Opened 12/18/1961

Mint Hill

Mint Hill Branch
11301 Lawyers Road 28212
Opened 11/21/1980

Mocksville

North Mocksville Office
212 Gaither Street 27028
Opened 12/04/1967

Willow Oak Shopping Center Branch
US Highway 601 27028
Opened 09/16/1980

Morehead City

Arendell Street–Morehead City
2201 Arendell Street 28557
Opened 03/29/1993

Morehead City Main Office
4408 Arendell Street 28557
Opened 07/30/1984

Morehead Plaza Shopping Center
2905 Bridges Street 28557
Opened 07/03/1975

Mount Airy

Main Office
259 North Main Street 27030
Opened 03/29/1993

Mount Holly

Mount Holly Branch
150 South Main Street 28120
Opened 10/05/1981

New Bern

Glenburnie Road Branch
1301 Glenburnie Road 28560
Opened 08/06/1980

Highway 17 South Office
3503 Clarendon Boulevard 28560
Opened 01/29/1974

Neuse Boulevard Office
2011 Neuse Boulevard 28560
Opened 06/21/1962

New Bern Main Branch
375 Tryon Palace Drive 28560
Opened 01/30/1984

Oak City

Oak City Branch
East and Commerce Street 27857
Opened 10/20/1980

Old Fort

Old Fort Branch
200 East Main Street 28762
Opened 02/04/1974

Pikeville

Pikeville Branch
105 West Main Street 27863
Opened 11/21/1949

Pinehurst

Pinehurst Main Office
15 Chinquapin Road 28374
Opened 07/02/1984

Pineville

Pineville Office
9000 Pineville–Matthews Road 28134
Opened 12/01/1986

Plymouth

Plymouth Main Office
102 West Main Street 27962
Opened 01/29/1925

Plymouth Plaza Drive–In Branch
US Highway 64 27962
Opened 09/09/1966

Princeton

Princeton Office
103 North Pine Street 27569
Opened 12/18/1961

Raleigh

Capital Boulevard Office
3107 Capital Boulevard 27604
Opened 09/11/1972

Colony Center Drive–In Branch
5424 Six Forks Road 27611
Opened 11/15/1971

Crabtree Valley Branch
2209 Century Drive 27611
Opened 08/16/1971

Creedmoor Road Branch
8320 Creedmoor Road 27612
Opened 12/20/1985

North Ridge Branch
6200 Falls of the Neuse Road 27609
Opened 01/06/1987

Raleigh Main Office
Two Hannover Square, FSM 27611
Opened 05/10/1965

State University Office
1806 Hillsboro Street 27611
Opened 09/10/1962

Wake Forest Road Drive–In Branch
2601 Wake Forest Road 27611
Opened 05/24/1963

Ramseur

Ramseur Main Office
171 Jordan Road/Highway 64 27316
Opened 07/02/1984

Ranlo

Ranlo Branch
2301 Lowell Road 28053
Opened 10/05/1981

Reidsville

Reidsville Branch
112 South Main Street 27320
Opened 04/27/1992

Roanoke Rapids

Roanoke Avenue Branch
1139 Roanoke Avenue 27870
Opened 06/03/1974

Roanoke Rapids Main Office
1583 East 10th Street 27870
Opened 03/17/1970

Rocky Mount

Rocky Mount Main Office
200 North Church Street 27802
Opened 07/15/1985

Winstead Avenue Office
127 Winstead Avenue 27802
Opened 11/30/1987

Roper

Roper Branch
Buncombe Street 27970
Opened 05/06/1963

Roxboro

Roxboro Main Office
123 South Lamar Street 27573
Opened 09/16/1991

Rutherfordton

Rutherfordton Branch
210 North Main Street 28139
Opened 10/05/1981

Washington Street Branch
511 North Washington Street 28139
Opened 10/05/1981

Sanford

Kendale Plaza Office
145 West Main Street 27331
Opened 07/02/1984

Sanford Main Office
503 Carthage Street 27331
Opened 07/02/1984

Scotland Neck

Main Scotland Neck Branch
1001 Main Street 27874
Opened 03/01/1968

Selma

Selma Branch
212 North Raiford Street 27576
Opened 01/03/1928

Shelby

Market Place Office
US 74 and NC 180 28150
Opened 10/05/1981

Shelby Main Office
7–9 East Marion Street 28150
Opened 10/05/1981

South DeKalb Branch
824 South DeKalb Street 28150
Opened 10/05/1981

Siler City

Siler City Main Office
501 North Second Street 27344
Opened 07/02/1984

Smithfield

Smithfield Main Office
301 Bridge Street 27577
Opened 07/02/1984

Southern Pines

Southern Pines Main Office
520 South West Broad Street 28387
Opened 07/02/1984

Spindale

Spindale Branch
201 Main Street 28160
Opened 10/05/1981

Stanley

Stanley Branch
101 North Main Street 28164
Opened 10/05/1981

Stantonsburg

Stantonsburg Branch
111 South Main Street 27883
Opened 11/16/1959

Statesville

Signal Hill Drive–In Branch
1617 East Broad Street 28677
Opened 11/11/1974

Statesville Main Office
150 East Broad Street 28677
Opened 12/31/1970

West Statesville Branch
1911 West Front Street 28677
Opened 12/31/1970

Tarboro

North Tarboro Branch
1717 North Main Street 27886
Opened 10/20/1980

Parkhill Mall Branch
Western Boulevard 27886
Opened 10/20/1980

Tarboro Office
318 Main Street 27886
Opened 10/20/1980

Thomasville

South Office
1120 Randolph Street 27360
Opened 07/20/1992

Thomasville Main office
100 Salem Street 27360
Opened 07/20/1992

Thomasville Unity Office
521 National Highway 27360
Opened 08/20/1990

Trenton

Trenton Branch
150 West Jones Street 28585
Opened 12/20/1934

Vass

Vass Main Office
100 Bank Street 28394
Opened 07/02/1984

Wallace

Main Office
220 East Main Street 28466
Opened 08/30/1933

Norwood Street Drive–In Branch
1314 North Norwood Street 28466
Opened 02/02/1972

Rockfish Plaza Branch
Highway 117 North 28466
Opened 08/16/1993

Warrenton

Market Street Drive–In Branch (LSF)
114 East Market Street 27589
Opened 10/06/1981

Warrenton Branch
122 South Main Street 27589
Opened 12/20/1976

Warsaw

Warsaw Branch
102 West Hill Street 28398
Opened 05/24/1926

Weldon

Weldon Branch
301 Washington Avenue 27890
Opened 03/01/1968

West End

West End Main Office
Highway Alt North Carolina #73 27376
Opened 07/02/1984

Williamston

Main Office
918 Washington Street 27892
Opened 09/01/1966

Wilmington

Oleander Drive Branch
3417 Oleander Drive 28401
Opened 08/16/1993

South College Branch
802 South College Road 28403
Opened 10/18/1984

University Branch
301 South College Road 28403
Opened 08/16/1993

Wilmington Main Office
202 North Third Street 28401
Opened 08/16/1993

17th Street Office
2401 South 17th Street 28406
Opened 01/07/1991

Wilson

Five Points Branch (LSF)
1001 South Goldsboro Street 27894
Opened 07/09/1951

Main Office
223 West Nash Street 27893
Opened 01/01/1919

Medical Center Branch
1604 South Tarboro Street 27894
Opened 08/16/1958

West Nash Branch
2110 West Nash Street 27894
Opened 08/09/1971

Winston Salem

Country Club Branch
4701 Country Club Drive 27104
Opened 06/28/1993

Madison Park Branch
5610 University Parkway 27105
Opened 06/28/1993

Main Office
150 South Stratford Road 27103
Opened 06/28/1993

Miller Street Branch
22 Miller Street 27104
Opened 03/29/1993

Old Town Branch
3756 Reynolda Road 27106
Opened 06/28/1993

Parkway Plaza Branch
1375 Corporation Parkway 27107
Opened 06/28/1993

Stratford Road Office
1100 Stratford Road 27102
Opened 10/12/1987

Cabarrus Bank of North Carolina

Concord

Copperfield Branch
271 Copperfield Blvd. 28025
Opened 04/29/1993

Main Office
71 McCachern Blvd., S.E. 28025
Opened 10/26/1992

Kannapolis

Kannapolis Branch
725 South Loop Road 28081
Opened 12/26/1992

Carolina State Bank

Forest City

Forest City Branch
116 West Main Street 28043
Opened 09/23/1991

Kings Mountain

Kings Mountain Branch
114 East Gold Street 28086
Opened 04/05/1991

Shelby

Main Office
316 South LaFayette Street 28150
Opened 04/05/1991

Central Carolina Bank & Trust Company

Apex

CCB–Apex Branch
202 South Salem Street 27502
Opened 06/15/1990

Asheboro

CCB–Asheboro Branch
272 North Fayetteville Street 27204
Opened 06/15/1990

CCB–Hammer Village Branch
901 East Dixie Drive 27203
Opened 08/06/1990

Burlington

CCB–Alamance Road Branch
2605 Alamance Road 27216
Opened 06/15/1990

CCB–Cum Park Branch
2178 North Church Street 27215
Opened 06/15/1990

CCB–Maple Avenue Branch
2221 Maple Avenue 27215
Opened 06/15/1990

CCB–South Church Street Branch
2405 South Church Street 27215
Opened 06/15/1990

Twin Lakes Branch (LSF)
100 Wade Coble Drive 27215
Opened 03/01/1993

Butner

CCB–Butner Branch
301 Central Avenue 27509
Opened 06/15/1990

Carrboro

CCB–Carrboro Branch
102 Highway 54 West 27510
Opened 06/15/1990

Cary

CCB–Cary Main Branch
910 Kildaire Farm Road 27511
Opened 06/15/1990

CCB–Cary/Central Lending Branch
117 Edinburgh South 27511
Opened 06/15/1990

CCB–North Harrison Avenue Branch
950 North Harrison Avenue 27513
Opened 06/15/1990

Glenaire Branch (LSF)
200 West Cornwall Road 27511
Opened 09/20/1993

Chapel Hill

CCB–Chapel Hill Boulevard Branch
1775 Dobbins Drive 27514
Opened 06/15/1990

CCB–Europa Branch
100 Europa, Suite 490 27514
Opened 06/15/1990

CCB–University Mall Branch
201 South Estes Drive 27514
Opened 06/15/1990

CCB–University Square Branch
121 West Franklin Street 27514
Opened 06/15/1990

Carolina Meadows Branch (LSF)
Carolina Meadows Retirement Center 27514
Opened 06/21/1993

Charlotte

Albemarle Road Branch
6700 Albemarle Road 28212
Opened 12/04/1992

Carmel Commons Branch
7801 Pineville–Matthews Road 28226
Opened 12/04/1992

Charlotte Main Office
101 South Kings Drive 28204
Opened 12/04/1992

Cotswold Branch
207 South Sharon Amity Road 28211
Opened 12/04/1992

Eastway Branch
101 Eastway Drive 28213
Opened 12/04/1992

Fairview Branch
7800 Fairview Road 28226
Opened 12/04/1992

Freedom Branch
3301 Freedom Drive 28208
Opened 12/04/1992

Independence Branch
3765 East Independence Boulevard 28205
Opened 12/04/1992

Park Road Branch
4010 Park Road 28209
Opened 12/04/1992

South Boulevard Branch
5301 South Boulevard 28217
Opened 12/04/1992

South Tryon Branch
201 South Tryon Street 28202
Opened 12/04/1992

Clemmons

CCB–Clemmons Branch
2442 Lewisville–Clemmons Road 27012
Opened 06/15/1990

Cooleemee

CCB–Cooleemee Branch
Cooleemee Shopping Center 27014
Opened 06/15/1990

Creedmoor

CCB–Creedmoor Branch
Main and Church Streets 27522
Opened 06/15/1990

Denton

CCB–Denton Branch
North Main Street 27239
Opened 06/15/1990

Dunn

CCB–Dunn Branch
Harnett Crossing Shop Center 28335
Opened 06/15/1990

Durham

CCB–Bethesda Branch
1607 South Miami Boulevard 27703
Opened 06/15/1990

CCB–Bragtown Branch
3421 Roxboro Road 27704
Opened 06/15/199

CCB–Broad Street Branch
1122 Broad Street 27705
Opened 06/15/1990

CCB–Croasdaile Branch
1821 Hillandale Road 27705
Opened 06/15/1990

CCB–Erwin Road Branch
2714 Erwin Road 27705
Opened 06/15/1990

CCB–Fayetteville Road Branch
4003 Fayetteville Road 27707
Opened 06/15/1990

CCB–Forest Hills Branch
1231 University Drive 27707
Opened 06/15/1990

CCB–Hillsborough Road Branch
3459 Hillsborough Road 27705
Opened 06/15/1990

CCB–Homestead Market Branch
5309 Highgate Drive 27713
Opened 06/15/1990

CCB–Northgate Branch
1516 North Gregson Street 27701
Opened 06/15/1990

CCB–Oak Crossing Branch
3801 Wake Forest 27703
Opened 06/15/1990

CCB–Operations Center (LSF)
2323 Operations Drive 27705
Opened 06/15/1990

CCB–Riverview Branch
5124 North Roxboro Road 27704
Opened 06/15/1990

CCB–South Square Loan Branch
4235 University Drive 27707
Opened 06/15/1990

CCB–Triangle Park Branch
2008 East Highway 54 27713
Opened 06/15/1990

CCB–Wellons Village Branch
601 Wellons Village 27703
Opened 06/15/1990

Main Office
111 Corcoran Street 27701
Opened 06/15/1990

Erwin

CCB–Erwin Branch
101 North Burlington Avenue 28339
Opened 06/15/1990

Greensboro

CCB–Adams Farm–Greensboro Branch
5705 High Point Road 27407
Opened 06/15/1990

CCB–Airpark Branch
7804 National Service Road 27409
Opened 09/01/1992

CCB–Battleground Branch
3227 Battleground Avenue 27408
Opened 06/15/1990

CCB–Carolina Circle Branch
2731 Ring Road 27415
Opened 06/15/1990

CCB–Friendly Center Branch
620 Green Valley Road 27404
Opened 06/15/1990

CCB–Greensboro Central Lending
620 Green Valley Road 27404
Opened 06/15/1990

Four Seasons Center
2275 Vanstory Street 27403
Opened 06/01/1993

Friendly Center II
617 Green Valley Road 27408
Opened 06/01/1993

Golden Gate
2204 Golden Gate Drive 27405
Opened 06/01/1993

Guilford College
612 College Road 27410
Opened 06/01/1993

Irving Park Plaza
1702 Battleground Avenue 27408
Opened 06/01/1993

Jefferson Square
112 North Elm Street 27401
Opened 06/01/1993

Main Office II
444 North Elm Street 27401
Opened 06/01/1993

South Elm/Eugene Street
1601 S. Elm/Eugene Street 27406
Opened 06/01/1993

Summit Ave.
1201 Summit Avenue 27405
Opened 06/01/1993

Hillsborough

CCB–Hillsborough Branch
128 North Churton Street 27278
Opened 06/15/1990

CCB–Hillsborough South Branch
320 South Churton Street 27278
Opened 08/27/1990

Kernersville

CCB–Kernersville Branch
1000 South Main Street 27285
Opened 06/15/1990

Matthews

Matthews Branch
11446 East Independence Boulevard 28105
Opened 12/04/1992

Mebane

CCB–Mebane Branch
204 West Center Street 27302
Opened 06/15/1990

Mocksville

CCB–Mocksville Boone Plaza Branch
1047 Yadkinville Road 27028
Opened 06/15/19

CCB–Mocksville Main Branch
148 Water Street 27028
Opened 06/15/1990

Oxford

CCB–Oxford Granville Corners Branch
104 Granville Corners 27565
Opened 06/15/1990

CCB–Oxford Main Branch
140 Main Street 27565
Opened 06/15/1990

Pittsboro

CCB–Fearrington Branch
2009 Fearrington Village Center 27312
Opened 06/15/1990

CCB–Pittsboro Main Branch
33 Hillsborough Street 27312
Opened 06/15/1990

CCB–Pittsboro West Street Branch
West and Rectory Streets 27312
Opened 06/15/1990

Raleigh

CCB–Falls Village Branch
6679 Falls of Neuse Road 27615
Opened 06/15/1990

CCB–Holly Park Branch
3010 Old Wake Forest Road 27609
Opened 06/15/1990

CCB–North Boulevard Branch
5135 New Hope Road 27604
Opened 06/15/1990

CCB–Six Forks Branch
3620 Six Forks Road 27609
Opened 06/15/1990

CCB–South Hills Branch
1299 Buck Jones Road 27606
Opened 06/15/1990

CCB–Townridge Square Branch
4208 Pleasant Valley Road 27612
Opened 06/15/1990

CCB–Tryon Hills Branch
335 Tryon Road 27603
Opened 06/15/1990

CCB–Wakefield Branch
3001 Calumet Drive 27610
Opened 06/15/1990

Stonehenge Branch
7320 Creedmoor Road 27613
Opened 12/14/1992

Rolesville

CCB–Rolesville Branch
401 South Main Street 27571
Opened 06/15/1990

Roxboro

CCB–North Madison Boulevard Branch
804 North Madison Boulevard 27573
Opened 06/15/1990

CCB–Roxboro Main Branch
112 North Main Street 27573
Opened 06/15/1990

CCB–South Madison Boulevard Branch
207 South Madison Boulevard 27573
Opened 06/15/1990

Rural Hall

CCB–Rural Hall Branch
7880 Broad Street 27045
Opened 06/15/1990

Stokesdale

CCB–Stokesdale Branch
8401 Ivan Street 27357
Opened 06/15/1990

Summerfield

CCB–Summerfield Branch
4600 US Highway 220 North 27358
Opened 06/15/1990

Wake Forest

CCB–Market at Wake Forest Branch
12217 Capital Boulevard 27587
Opened 06/15/1990

CCB–Wake Forest Branch
353 South White Street 27588
Opened 06/15/1990

Wilmington

CCB–Hospital Branch
1950 South 17th Street 28403
Opened 10/28/1991

CCB–Ogden Branch
7018 Market Street 28405
Opened 10/28/1991

CCB–Oleander Drive Branch
3905 Oleander Drive 28406
Opened 06/15/1990

CCB–Wilmington Landfall Branch
1622 Eastwood Road 28403
Opened 06/15/1990

CCB–Wilmington–Central Lending Branch
3904 Oleander Drive 28404
Opened 06/15/1990

Winston Salem

Reynolda Manor Branch
2804 Fairlawn Drive 27106
Opened 09/13/1993

CCB–Jonestown Road Branch
301 Jonestown Road 27104
Opened 03/04/1991

CCB–Medical Park Branch
2006 South Hawthorne Road 27114
Opened 06/15/1990

CCB–Thruway Branch
401 Knollwood Street 27113
Opened 06/15/1990

CCB–Winston–Salem Central Lending Branch
2006 South Hawthorne Road 27103
Opened 06/15/1990

Yadkinville

CCB–Yadkin Plaza Branch
Yadkin Plaza Shopping Center 27055
Opened 06/15/1990

CCB–Yadkinville Branch
State and Elm Streets 27055
Opened 06/15/1990

Youngsville

CCB–Youngsville Branch
110 South College Street 27596
Opened 06/15/1990

Zebulon

CCB–Zebulon Branch
208 North Arendell Avenue 27597
Opened 06/15/1990

Central State Bank

High Point

Central State Bank North
136 East Parris Avenue 27262
Opened 07/07/1986

Fairfield Branch
100 East Fairfield Road 27263
Opened 06/04/1979

Main Office
1200 North Main Street 27262
Opened 03/18/1926

Centura Bank

Ahoskie

Ahoskie Branch
102 East Church Street 27910
Opened 11/05/1990

Asheboro

Worth Street Office
158 Worth Street 27203
Opened 10/11/1993

Ayden

Ayden Branch
1114 West Third Street 28513
Opened 11/05/1990

Boone

Boone Heights Branch
Boone Heights Shopping Center 28607
Opened 09/13/1991

Boone Main Office
106 West King Street 28607
Opened 09/13/1991

Mall Branch
513 Blowing Rock Road 28607
Opened 08/03/1992

Brevard

Brevard Main Office
132 South Caldwell Street 28712
Opened 04/16/1993

Buxton

Buxton Branch
Highway 12 27920
Opened 11/05/1990

Cape Carteret

Cape Carteret Office
101 W. B. McLean Drive 28584
Opened 10/11/1993

Cary

Cary Branch
1135 Kildaire Farm Road 27511
Opened 11/05/1990

Cary Village Office
649 Western Boulevard Extension 27511
Opened 03/09/1992

Cashiers

Cashiers
US Highway 64 28717
Opened 04/16/1993

Charlotte

Arboretum Branch
7852 Arboretum Drive 28277
Opened 11/16/1989

Charlotte Main Branch
1701 East Third Street 28204
Opened 11/01/1983

Quail Corners Branch
2600 Sharon Road West 28210
Opened 11/20/1984

Monroe Road Branch
9524 Monroe Road 28270
Opened 09/01/1987

South Park Branch
2245 Rexford Road 28211
Opened 07/20/1987

Clayton

Clayton Branch
104 Old Town Square 27520
Opened 11/05/1990

Colerain

Colerain Branch
113 South Main Street 27924
Opened 11/05/1990

Durham

Durham Main Branch
500 Morgan Street 27701
Opened 11/05/1990

Holloway Branch
1926 Holloway Street 27703
Opened 11/05/1990

North Duke Branch
4251 Roxboro Road 27704
Opened 11/05/1990

South Square Office
4215 University Drive 27707
Opened 11/05/1990

Edenton

Chowan Crossing Branch
312 Virginia Road 27932
Opened 11/05/1990

Edenton Main Branch
100 South Broad Street 27932
Opened 11/05/1990

Elizabeth City

Elizabeth City Main Branch
606 East Main Street 27909
Opened 11/05/1990

Mall Branch
1407 West Eringhaus Street 27909
Opened 11/05/1990

Enfield

Enfield Branch
101 North Railroad Street 27823
Opened 11/05/1990

Fayetteville

Bordeaux Branch
2897 Village Drive 28304
Opened 11/05/1990

Fayetteville Main Branch
214 North McPherson Church Road 28303
Opened 11/05/1990

Hope Mills Branch
2495 Hope Mills Road 28304
Opened 11/05/1990

Ramsey Street Branch
454 Ramsey Street 28302
Opened 11/05/1990

Reilly Road Branch
117 North Reilly Road 28304
Opened 11/05/1990

Forest City

Forest City Office
427 East Main Street 28043
Opened 10/15/1993

Tri–City Mall Branch
Butler Road and Friar Tuck Drive 28043
Opened 12/31/1991

Four Oaks

Four Oaks Branch
100 Wellons Street 27524
Opened 11/05/1990

Franklin

Franklin
4 Palmer Street Circle 28734
Opened 4/16/93

Gaston

Gaston Branch
NC Highway 48 27832
Opened 11/05/1990

Goldsboro

Ash Street Office
2406 East Ash Street 27534
Opened 10/11/1993

Granite Falls

Main Office
115 North Main Street 28630
Opened 08/02/1993

Greensboro

Battleground Branch
2301 Battleground Avenue 27408
Opened 11/05/1990

Friendly Center Office
3001 Kathleen Avenue 27408
Opened 10/11/1993

Greensboro Main Branch
208 North Elm Street 27401
Opened 11/05/1990

West Market Branch
5234 West Market Street 27407
Opened 11/05/1990

Greenville

Boulevard Branch
509 South Greenville Boulevard 27834
Opened 11/05/1990

Greenville Main Branch
301 South Washington Street 27834
Opened 11/05/1990

Mall Branch
Highway 11 27834
Opened 11/05/1990

Medical Park Branch
2390 Stantonsburg Highway 27834
Opened 11/05/1990

Hampstead

Hampstead Branch
Highway 17 28443
Opened 11/05/1990

Harrellsville

Harrellsville Branch
105 East Main Street 27942
Opened 11/05/1990

Henderson

Henderson Main Branch
407 South Chestnut Street 27536
Opened 11/05/1990

Mall Branch
1207 Dabney Drive 27536
Opened 11/05/1990

Hertford

Hertford Branch
106 North Church Street 27944
Opened 11/05/1990

Highlands

Highlands
West Main Street 28741
Opened 04/16/1993

Hobbsville

Hobbsville Branch
State Road 1414 27946
Opened 11/05/1990

Hudson

Hudson Office
425 Main Street 28638
Opened 08/02/1993

Jackson

Jackson Branch
208 West Jefferson Street 27845
Opened 11/05/1990

Jacksonville

Jacksonville Main Branch
2445 Onslow Drive 28540
Opened 11/05/1990

Mall Branch
1606 Country Club Road 28540
Opened 11/05/1990

Jamestown

Adams Farm Branch
5008 Mackay Road 27282
Opened 11/05/1990

Kernersville

Kernersville Branch
823 South Main Street 27284
Opened 11/05/1990

Kinston

Mall Office
827 Hardee Road 28501
Opened 10/11/1993

Queen Street Office
604 North Queen Street 28501
Opened 10/11/1993

Kitty Hawk

Duck Branch
1203 Duck Road 27949
Opened 11/05/1990

Kitty Hawk Branch
4701 North Croatan Highway 27949
Opened 11/05/1990

Lake Toxaway

Lake Toxaway (LSF)
123 US Highway 64 West 28747
Opened 04/16/1993

Manteo

Manteo Main Branch
301 Virginia Dare Road 27954
Opened 11/05/1990

Morehead City

Atlantic Beach Branch
Coral Bay Shopping Center 28512
Opened 11/05/1990

Morehead City Main Branch
Morehead Plaza 28557
Opened 11/05/1990

Mount Airy

Mount Airy Main Branch
501 North Main Street 27030
Opened 11/05/1990

Murfreesboro

Murfreesboro Branch
137 East Main Street 27855
Opened 11/05/1990

Nags Head

Nags Head Branch
2619 South Croaton Highway 27959
Opened 11/05/1990

Village Mall Branch
103 East Mall Drive 27959
Opened 11/05/1990

Nashville

East Branch (LSF)
801 East Washington Street 27856
Opened 11/05/1990

Nashville Main Branch
109 South Barnes Street 27856
Opened 11/05/1990

New Bern

Clarendon Boulevard Office
2410 Clarendon Boulevard 28560
Opened 10/11/1993

New Bern Office
1505 Glenburnie Road 28562
Opened 12/17/1992

Newland

Newland Branch
Linville Street 28657
Opened 09/13/1991

Norlina

Norlina Branch
139 Hyco Street 27563
Opened 11/05/1990

Oxford

Oxford Branch
155 Hillsboro Street 27565
Opened 11/05/1990

Pilot Mountain

Pilot Mountain Main Branch
800 South Key Street 27041
Opened 11/05/1990

Pinetops

Pinetops Branch
102 East Hamlet Street 27864
Opened 11/05/1990

Plymouth

Plymouth Branch
201 East Water Street 27962
Opened 11/05/1990

Raleigh

Ashton Square Branch
4000 Capital Boulevard 27604
Opened 11/05/1990

Cameron Village Branch
1959 Clark Avenue 27605
Opened 11/05/1990

Creedmoor Branch
6400 Creedmoor Road 27613
Opened 11/05/1990

Falls Branch
4400 Falls of the Neuse Road 27619
Opened 11/05/1990

Lake Boone Office
2414 Wycliff Road 27607
Opened 03/09/1992

North Hills Branch
4700 Six Forks Road 27619
Opened 11/05/1990

North Ridge Office
6006 Falls of the Neuse Road 27609
Opened 03/09/1992

Pleasant Valley Branch
4209 Pleasant Valley Road 27619
Opened 11/05/1990

Raleigh Main Branch
411 Fayetteville Street 27601
Opened 11/05/1990

Six Forks Station Branch
8809 Six Forks Road 27619
Opened 11/05/1990

Tryon Hills Office
3625 South Wilmington Street 27603
Opened 03/09/1992

Ramseur

Ramseur Office
1407 Main Street 27316
Opened 10/11/1993

Research Triangle

Research Triangle Office
8 Park Plaza, RTP 28378
Opened 03/09/1992

Rich Square

Rich Square Branch
142 North Main Street 27869
Opened 11/05/1990

Roanoke Rapids

Downtown Branch
298 Roanoke Avenue 27870
Opened 11/05/1990

Oakland Branch
US Highway 158 27870
Opened 11/05/1990

Roanoke Rapids Main Branch
1001 Hamilton Street 27870
Opened 11/05/1990

Rocky Mount

Benvenue Branch
1124 Benvenue Road 27804
Opened 11/05/1990

Main Office
131 North Church St. 27804
Opened 11/05/1990

North Branch
1910 North Wesleyan Boulevard 27810
Opened 11/05/1990

Oakwood Branch
145 Fairview Road 27801
Opened 11/05/1990

Raleigh Road Branch
726 Raleigh Road 27801
Opened 11/05/1990

South Branch (LSF)
1415 South Church Street 27801
Opened 11/05/1990

Tarrytown Branch
2340 Sunset Avenue 27801
Opened 11/05/1990

Westridge Branch
3600 Sunset Avenue 27807
Opened 11/05/1990

Westridge Express (LSF)
3609 Sunset Avenue 27801
Opened 11/05/1990

Roxboro

Roxboro Branch
105 West Gordon Street 27573
Opened 11/05/1990

Rutherfordton

Rutherfordton Branch
507 North Main Street 28139
Opened 12/31/1991

Siler City

Siler City Branch
100 North Second Street 27344
Opened 11/05/1990

Smithfield

Smithfield Main Branch
410 East Market Street 27577
Opened 11/05/1990

Spring Lake

Spring Lake Branch
121 Skyland Shopping Center 28390
Opened 11/05/1990

Statesville

Broad Street Office
212 East Broad Street 28677
Opened 10/11/1993

Tarboro

Tarboro Branch
600 Main Street 27886
Opened 11/05/1990

Walkertown

Walkertown Branch
3000 Old Hollow Road 27051
Opened 11/05/1990

West Jefferson

West Jefferson Branch
404 South Jefferson Avenue 28694
Opened 09/13/1991

Wilmington

17th Street Branch
2015 South 17th Street 28401
Opened 11/05/1990

College Road Branch
704 South College Road 28401
Opened 08/01/1991

Market Street Branch
5120 Market Street 28405
Opened 11/05/1990

Murraysville Branch
2314 North College Road 28405
Opened 11/05/1990

Oleander Branch
3709 Oleander Drive 28403
Opened 11/05/1990

Wilmington Main Branch
101 North 3rd Street 28401
Opened 11/05/1990

Wrightsville Beach Branch
2026 Eastwood Road 28403
Opened 11/05/1990

Wilson

Regency Park Branch
2400 Montgomery Drive 27893
Opened 11/05/1990

Wilson Main Branch
314 West Nash Street 27893
Opened 11/05/1990

Winston–Salem

Jonestown Branch
4625 Country Club Road 27104
Opened 11/05/1990

Silas Creek Parkway Branch
2250 Silas Creek Parkway 27103
Opened 11/05/1990

University Branch
5496 University Parkway 27105
Opened 11/05/1990

Winston–Salem Main Branch
2150 Country Club Road 27104
Opened 11/05/1990

Woodland

Woodland Branch
123 East Main Street 27897
Opened 11/05/1990

Zebulon

Zebulon Express (LSF)
214 North Arendell Avenue 27596
Opened 03/09/1992

Zebulon Main Branch
300 Arendell Avenue 27597
Opened 11/05/1990

Citizens Bank

Andrews

Andrews Branch
2nd and Fairview 28901
Opened 08/24/1987

Hayesville

Hayesville Branch
Hiawassee and Sanderson Streets 28904
Opened 07/13/1987

Ingles Branch
Highway 64 Bypass 28904
Opened 06/01/1992

Murphy

Main Office
300 Peachtree Street 28906
Opened 07/12/1983

Community Bank & Trust Company

Forest City

Forest City Branch
330 West Main Street 28043
Opened 12/19/1987

Marion

Marion Drive–In Branch
5 South Logan Street 28752
Opened 07/28/1989

Marion Office
2 South Main Street 28752
Opened 07/29/1989

Rutherfordton

Main Office
215 South Main Street 28139
Opened 11/27/1987

Sylva

Sylva Branch
9 Asheville Road 28779
Opened 01/25/1991

Farmers & Merchants Bank

China Grove

China Grove Branch
116 North Main Street 28023
Opened 10/29/1975

Faith

Faith Branch
101 South Main Street 28041
Opened 02/05/1970

Granite Quarry

Main Office
138 North Salisbury Avenue 28072
Opened 07/15/1909

Rockwell

Rockwell Branch
418 West Main Street 28138
Opened 08/12/1970

Salisbury

North Main Street Office
420 North Main Street 28144
Opened 11/07/1983

West Salisbury Branch
630 Jake Alexander Boulevard 28144
Opened 05/21/1973

First Bank

Aberdeen

Aberdeen Branch
105 Sandhills Boulevard 28315
Opened 06/03/1991

Albemarle

Eastgate Branch
Highway 24–27 Bypass 28002
Opened 10/28/1985

Highway 52 Branch
Highway 52 North 28002
Opened 10/28/1985

Asheboro

Asheboro Branch
176 North Fayetteville Street 27203
Opened 09/26/1988

Bennett

Bennett Branch
Corner Chatham & Carthage 27208
Opened 11/08/1982

Biscoe

Eastside Branch
Corner of 220 and Pine Street 27209
Opened 10/24/1972

Candor

Candor Branch
129 South Main Street 27229
Opened 07/10/1987

Concord

Concord Branch
US Highway 29 and Club Road 28025
Opened 03/03/1986

Denton

Denton Branch
115 South Salisbury Street 27239
Opened 01/29/1985

Gibson

Gibson Branch
10 East Main Street 28343
Opened 03/05/1988

Kannapolis

Kannapolis Branch
West C and Pine Street 28082
Opened 03/10/1986

Laurel Hill

Laurel Hill Branch
200 Morgan Street 28351
Opened 03/05/1988

Laurinburg

Laurinburg Branch
205 Fairley Street 28352
Opened 01/02/1991

Locust

Locust Branch
200 West Main Street 28097
Opened 01/29/1985

Pinebluff

Pinebluff Branch
140 North Walnut Street 28373
Opened 05/21/1984

Pinehurst

Pinehurst Branch
560 Highway 5 South 28374
Opened 04/13/1982

Richfield

Richfield Branch
US Highway 49 28137
Opened 03/03/1986

Robbins

Robbins Branch
Corner of Middleton & Elm Street 27325
Opened 01/29/1985

Troy

Main Office
341 North Main Street 27371
Opened 02/08/1935

Montgomery Square Branch
Highway 24/27 27371
Opened 06/23/1986

Motor Bank (LSF)
Country Club Rd & Leslie Street 27371
Opened 01/29/1985

North Main Street Branch
617 North Main Street 27371
Opened 01/29/1985

Southside Office (LSF)
436 Mount Gilead Road 27371
Opened 08/09/1976

Vass

Vass Branch
200 Seaboard Street 28394
Opened 07/31/1987

Wagram

Wagram Branch
112 Main Street 28396
Opened 03/05/1988

West End

Seven Lakes Branch
Highway 211 North 27376
Opened 09/20/1978

First Commercial Bank

Arden

Arden Branch
South Side of US Highway 25 28704
Opened 12/31/1984

Asheville

Main Office
8 O'Henry Avenue 28801
Opened 04/13/1983

West Asheville Office
1417 Patton Avenue 28806
Opened 04/25/1983

Bakersville

Bakersville Branch
117 Mitchell Avenue 28705
Opened 12/04/1985

Burnsville

Burnsville Branch
530 West By–Pass 28714
Opened 08/15/1988

Hendersonville

Hendersonville Main Office
245 North Main Street 28739
Opened 09/17/1984

Spruce Pine

Spruce Pine Branch
564 Hwy. 226 South 28777
Opened 12/10/1984

Weaverville

Weaverville Plaza Branch
81 Weaver Boulevard 28787
Opened 10/09/1989

First Community Bank

Gastonia

Main Office
100 East Garrison Boulevard 28052
Opened 09/15/1987

South New Hope Road Branch
3407 South New Hope Road 28053
Opened 09/17/1988

The East Branch
500 South New Hope Road 28054
Opened 09/15/1990

First Scotland Bank

Laurinburg

Main Office
909 South Main Street 28352
Opened 01/14/1985

Maxton

Maxton Branch
110 Saunders Street 28364
Opened 02/05/1985

Rockingham

Rockingham Branch
Richmond Plaza 28379
Opened 11/15/1986

First–Citizens Bank & Trust Company

Ahoskie

Ahoskie Office
700 East Church Street 27910
Opened 06/13/1988

Albemarle

Albemarle Main Branch
352 North First Street 28001
Opened 09/24/1990

West Albemarle Branch
1910 Charlotte Road 28001
Opened 11/11/1985

Angier

Angier Branch
106 West Depot Street 27501
Opened 10/01/1936

Arapahoe

Arapahoe Branch
Highway 306 28510
Opened 05/29/1984

Archdale

Archdale Main Branch
10800 North Main Street 27263
Opened 09/24/1990

Asheville

Asheville Main Office
108 Patton Avenue 28802
Opened 07/01/1991

Biltmore Forest Branch
768 Hendersonville Road 28803
Opened 03/18/1971

Leicester Branch
601 Leicester Highway 28806
Opened 04/16/1984

Merrimon Branch
625 Merrimon Avenue 28804
Opened 07/01/1991

Oteen Branch
1201 Tunnel Road 28802
Opened 10/13/1970

River Ridge Branch
800 Fairview Road 28803
Opened 07/01/1991

West Asheville Branch
1375 Patton Avenue 28806
Opened 08/30/1967

Atkinson

Atkinson Branch
Church and Rankin Streets 28421
Opened 01/02/1964

Atlantic Beach

Atlantic Beach Branch
101 Morehead Avenue 28515
Opened 01/02/1982

Autryville

Autryville Branch
102 Mill Street 28318
Opened 08/02/1982

Bayboro

Bayboro Branch
Main Street 28515
Opened 05/02/1972

Beaufort

Beaufort Branch
411 Front Street 28516
Opened 09/07/1971

East Beaufort Branch
Highway #70 East 28516
Opened 10/02/1972

Benson

Benson
301 East Main Street 27504
Opened 06/15/1970

McGee's Crossroads Branch (LSF)
Highway 50 & 210 27504
Opened 03/02/1976

Meadow Branch (LSF)
Highway 50 & 96 27504
Opened 12/28/1967

Bessemer City

Bessemer City Office
119 East Virginia Avenue 28016
Opened 06/27/1972

Bethlehem

Bethlehem Branch
Rink Dam Road 28603
Opened 10/28/1985

Beulaville

Beulaville Branch
121 West Main Street 28518
Opened 11/19/1974

Bladenboro

Bladenboro Main Office
100 South Main Street 28320
Opened 09/24/1993

Blowing Rock

Blowing Rock Office
1154 Main Street 28605
Opened 03/18/1986

Boone

Boone Branch
625 Blowing Rock Road 28607
Opened 11/11/1985

Boonville

Boonville Branch
East Main Street 27011
Opened 12/15/1981

Brevard

Brevard Branch
122 South Broad Street 28712
Opened 10/16/1964

Bridgeton

Bridgeton Branch
US Highway 17 North & B Street 28519
Opened 11/26/1974

Bryson City

Bryson City Branch
Main Street 28713
Opened 11/07/1972

Buies Creek

Buies Creek Branch
Main Street 27506
Opened 09/06/1962

Bunn

Bunn Branch
East Main Street 27508
Opened 08/20/1962

Burgaw

Burgaw Branch
100 West Fremont Street 28425
Opened 11/26/1934

Highway 117 Branch
Wilmington Street & US Highway 117 28425
Opened 12/18/1979

Burnsville

Burnsville Branch
364 East By–Pass 28714
Opened 01/23/1973

Camp Lejeune

Camp Lejeune Branch
Holcomb Boulevard, Building 87 28542
Opened 11/16/1942

Naval Hospital
Building H–1, Room C 120 NRMC 28542
Opened 05/24/1971

Candler

Enka–Candler Branch
975 Smokey Park Highway 28715
Opened 07/01/1991

Canton

Canton Branch
37 Park Street 28716
Opened 01/15/1964

Cape Carteret

Cape Carteret Branch
307 W. B. McLean Drive 28584
Opened 08/13/1979

Carolina Beach

Carolina Beach Branch
612 Lake Park Boulevard 28428
Opened 07/11/1983

Cary

Cary Branch
1825 Kildaire Farm Road 27511
Opened 04/25/1988

Preston Branch
1000 High House Road 27513
Opened 11/22/1993

Chadbourn

Chadbourn Main Office
633 North Brown Street 28431
Opened 09/24/1993

Chapel Hill

Chapel Hill Main
134 Franklin Street 27514
Opened 03/31/1971

Elliott Road Branch
1650 East Franklin Street 27514
Opened 12/03/1973

Charlotte

Albemarle Road Branch
7010 Albemarle Road 28212
Opened 04/16/1968

Charlotte Main
128 South Tryon Street 28202
Opened 10/17/1960

Cotswold Branch
4325 Randolph Road 28211
Opened 09/13/1961

Douglas International
Charlotte/Douglas International Airport 28219
Opened 09/27/1982

East Town Market Branch
3130 Milton Road 28215
Opened 08/22/1988

Eastland Branch
5620 Central Avenue 28212
Opened 01/02/1991

Eastway Branch
3050 Eastway Drive 28205
Opened 04/04/1962

Freedom Village Branch
1024 Alleghany 28208
Opened 10/30/1962

Independence Branch
5541 East Independence Boulevard 28205
Opened 09/24/1990

Mint Hill Branch
7200 Matthews–Mint Hill Road 28227
Opened 09/24/1990

Myers Park Branch
802 Providence Road 28207
Opened 01/02/1991

North Park Mall Branch
6709 North Tryon Street 28213
Opened 09/24/1990

Park Road Branch
1531 Woodlawn Road 28209
Opened 12/01/1971

South Boulevard Branch
5400 South Boulevard 28210
Opened 10/30/1962

South Church Street Drive–In Branch
209 South Church Street 28202
Opened 01/05/1987

South Park Branch
6201 Fairview Road 28211
Opened 09/24/1990

Cherokee

Cherokee Branch
Highway 441 North 28719
Opened 11/11/1985

Clayton

Clayton Branch
301 East Main Street 27520
Opened 04/17/1939

Clayton Village Branch
Highway 70 East 27520
Opened 02/27/1984

Drive–In Branch (LSF)
East Main & South Barbour Streets 27520
Opened 10/24/1969

Clemmons

Clemmons Branch
2554 Lewisville–Clemmons Road 27012
Opened 08/25/1987

Cliffside

Cliffside Branch
North Main Street 28024
Opened 04/13/1970

Clinton

Clinton Main Branch
201 East Main Street 28328
Opened 07/14/1931

Coharie Plaza Branch
925 Sunset Avenue 28328
Opened 08/03/1977

Northeast Boulevard Branch
302 Northeast Boulevard 28328
Opened 05/20/1959

Clyde

Clyde Branch
8 Main Street 28721
Opened 11/11/1985

Coats

Coats Branch Office
100 North McKinley Street 27521
Opened 04/16/1985

Concord

Concord Main Office
18 Lake Concord Road NE 28025
Opened 09/23/1991

Highway 29 Branch
789 NC Highway 29 North 28025
Opened 11/11/1985

Conway

Conway Branch
US Highway 158 27820
Opened 11/01/1979

Cornelius

Cornelius Branch
20310 Catawba Avenue 28031
Opened 07/08/1992

Cove City

Cove City Branch
202 Old Highway 70 28523
Opened 11/27/1973

Dobson

Dobson Branch
217 North Main Street 27017
Opened 06/21/1983

Dunn

Dunn Branch
200 East Broad Street 28334
Opened 05/09/1929

Plaza Branch
1803 West Cumberland Street 28334
Opened 05/21/1970

Durham

Cross Creek Office
3808 Guess Road 27705
Opened 01/04/1993

Durham
4004 Roxboro Road 27704
Opened 11/23/1992

Durham Main Office
3200 Hillsborough Road 27705
Opened 10/02/1991

Woodcroft Office
1308 Highway 54 27707
Opened 01/04/1993

East Flat Rock

East Flat Rock Branch
2309 Spartanburg Highway 28726
Opened 10/15/1974

Eden

Eden Branch
231 West Kings Highway 27288
Opened 11/12/1974

Elizabeth City

Elizabeth City Branch
310 South Road Street 27909
Opened 07/11/1985

Holly Branch
1609 West Ehringhaus Street 27909
Opened 06/01/1977

Morgans Corner
1598 Northside Road 27909
Opened 07/11/1985

Elizabethtown

Elizabethtown Main Office
301 West Broad Street 28337
Opened 09/24/1993

Fairview

Fairview Branch
Cane Creek Road 28730
Opened 07/31/1984

Fayetteville

Bordeaux Branch
1701 Owen Drive 28304
Opened 09/21/1964

Boulevard Branch
2617 Bragg Boulevard 28303
Opened 06/13/1956

Cross Creek Mall Branch
306 Cross Creek Mall 28303
Opened 03/10/1975

Fayetteville Main
109 Green Street 28302
Opened 12/29/1934

Haymount Branch
126 Broadfoot Avenue 28305
Opened 12/01/1950

Tokay Branch
3604 Ramsey Street 28301
Opened 06/20/1966

Fletcher

Southside Branch
1004 Spartanburg Highway 28732
Opened 07/01/1991

Forest City

Forest City Main
109 East Main Street 28043
Opened 09/09/1987

Tri–City Mall
US Highway 74 28043
Opened 03/26/1974

Fort Bragg

82nd Airborne
Bastogne Drive, Building C5437 28307
Opened 07/06/1951

First COSCOM Branch
2nd Street and Gruber Road, Building M8456 28307
Opened 01/30/1967

Fort Bragg Branch
Reilly Road, Building 41571 28307
Opened 02/23/1939

Mallonee Branch (LSF)
South Lucas Street, Building 68950 28307
Opened 02/15/1966

Pope Field Branch
Pope Air Force Base, Building 256 28308
Opened 05/15/1956

PX Branch
2nd Street and Butner Road, Building 86454 28307
Opened 09/12/1988

Franklin

Franklin Branch
3 Iotla Street 28734
Opened 10/28/1985

Westgate Plaza Branch
530 Westgate Road 28734
Opened 08/14/1989

Franklinton

Franklinton Branch
101 North Main Street 27525
Opened 06/15/1931

Garner

Garner Branch
120 Aversboro Road 27529
Opened 09/24/1960

Gastonia

Gastonia Branch
145 South Marietta Street 28053
Opened 12/18/1968

South Gastonia Branch
1502 South York Street 28052
Opened 03/10/1964

Gibsonville

Gibsonville Branch
237 East Main Street 27249
Opened 06/17/1969

Goldsboro

East Goldsboro Branch
2425 East Ash Street 27530
Opened 01/02/1969

Goldsboro Branch
123 North Center Street 27530
Opened 04/11/1961

Pinewood Branch
1900 North Berkeley Boulevard 27530
Opened 10/23/1984

South Goldsboro Branch
Highway 117 South 27530
Opened 04/17/1967

Wayne Memorial Branch
2301 Wayne Memorial Drive 27530
Opened 11/18/1974

Grandy

Gates Branch
Gates Bank Road 27939
Opened 07/11/1985

Granite Falls

Granite Falls Branch
127 Falls Avenue & Chestnut Street 28630
Opened 10/28/1985

Greensboro

Battleground Avenue
2431 Battleground Avenue 27408
Opened 09/16/1963

Bessemer Avenue
1803 East Bessemer Avenue 27405
Opened 06/03/1963

Cone Boulevard Branch
3101 Yanceyville Street 27405
Opened 10/28/1974

Forum VI
3200 Northline Avenue 27408
Opened 02/19/1973

Friendship Branch
6400 West Market Street 27409
Opened 03/05/1973

Greensboro Main
100 South Elm Street 27402
Opened 10/16/1984

King Center Branch
4637 West Market Street 27407
Opened 11/20/1967

Sedgefield Branch
4708 High Point Road 27407
Opened 10/01/1965

Southside Branch
3200 Randleman Road 27406
Opened 04/01/1961

Greenville

Downtown Branch
301 Evans Street Mall 27834
Opened 10/18/1976

Greenville Main Office
3109 South Memorial Drive 27834
Opened 03/28/1985

Northwest Branch
701 South Memorial Drive 27834
Opened 04/15/1975

Southeast Office
1615 SE Greenville Boulevard 27858
Opened 12/08/1986

Grifton

Grifton Branch
501 West Queen 28530
Opened 02/05/1942

Grimesland

Grimesland Branch
Pitt Street 27837
Opened 08/07/1974

Harrells

Harrells Branch (LSF)
Highway 41 28444
Opened 09/23/1969

Havelock

Cherry Point Main Office
Carteret Road 28533
Opened 02/01/1943

Havelock Main Office
132 East Main Street 28532
Opened 01/24/1951

Hazelwood

Hazelwood Branch
101 West Main Street 28738
Opened 10/28/1985

Henderson

Henderson Branch
1537 Dabney Drive 27536
Opened 12/20/1972

Hendersonville

Church Street Limited Service Facility
Church Street at Fifth Avenue 28739
Opened 07/01/1991

Fletcher Branch
6185 Hendersonville Road 28732
Opened 07/01/1991

Four Seasons Branch
1605 Four Seasons Boulevard 28792
Opened 07/01/1991

Hendersonville Main Office
Main Street at Sixth Avenue 28739
Opened 07/01/1991

Northgate Branch
1340 Asheville Highway 28739
Opened 11/11/1985

Plaza Branch
1500 Four Seasons Boulevard 28792
Opened 10/28/1985

South Main Branch
310 South Main Street 28739
Opened 07/01/1991

Henrietta

Henrietta Branch
2827 US Highway 221–A 28076
Opened 08/23/1983

Hickory

Hickory Main
328 1st Avenue NW 28601
Opened 10/17/1962

Highland Branch
1251 16th Street, NE 28601
Opened 07/08/1968

Valley Hills Branch
1862 Highway 70, SE 28602
Opened 11/11/1985

Viewmont Branch
1729 North Center Street 28601
Opened 05/11/1970

High Point

Eastgate Branch
143 Greensboro Road 27260
Opened 06/29/1971

High Point Branch
700 North Main Street 27260
Opened 09/24/1990

Northpoint Branch
101 Northpoint Avenue 27260
Opened 09/24/1990

Westchester Drive Branch
2110 Westchester Drive 27260
Opened 11/19/1970

Highlands

Highland Main Office
US Highway 64 & Laurel Street 28741
Opened 10/08/1990

Hookerton

Hookerton Branch
201 Main Street 28538
Opened 12/02/1966

Hope Mills

Hope Mills Branch
3626 North Main Street 28348
Opened 11/19/1974

Hudson

Hudson Branch
132 Fairway Shopping Center 28638
Opened 11/11/1985

Jacksonville

17 North Branch
2005 North Marine Boulevard 28546
Opened 05/11/1992

Jacksonville Main
821 New Bridge Street 28540
Opened 01/02/1937

Onslow Mall Branch
1082 Henderson Drive 28540
Opened 10/26/1971

West Park Branch
1091 Richlands Highway 28540
Opened 12/16/1985

Western Boulevard Branch
314 Western Boulevard 28540
Opened 06/10/1974

Kernersville

Kernersville Main Office
134 south Main Street 27284
Opened 09/11/1984

Kill Devil Hills

Kill Devil Hills Main Office
North Croatan Highway 27948
Opened 09/24/1993

King

King Branch
604 South Main Street 27021
Opened 06/29/1983

Kings Mountain

Kings Mountain Office
403 South Battleground Avenue 28086
Opened 01/21/1966

Kinston

Highway 70 East Branch
400 East New Bern Road 28501
Opened 10/20/1950

Highway 258 North Branch
Route 8, Box 350–B 28501
Opened 10/01/1984

Kinston Main
800 North Queen Street 28501
Opened 01/21/1976

Plaza Branch
607 Plaza Boulevard 28501
Opened 09/19/1966

Vernon Park Mall
803 Hardee Road 28501
Opened 08/02/1971

Knightdale

Knightdale Branch
1140 North Smithfield Road 27545
Opened 06/09/1987

Lansing

Lansing Branch
NC Highway 194 28643
Opened 10/28/19[illegible]5

Lenoir

Lenior Main Branch
115 Blowing Rock Boulevard 28645
Opened 06/21/1993

Lincolnton

Boger City Branch
2424 East Main Street 28093
Opened 01/12/1967

Lincolnton Main Office
425 East Main Street 28092
Opened 05/08/1984

Littleton

Littleton Branch
111–115 E. South Main Street 27850
Opened 07/10/1984

Louisburg

Downtown Office
202 North Main Street 27549
Opened 01/02/1933

Franklin Plaza Office
302 Franklin Plaza 27549
Opened 09/24/1993

Louisburg Main Branch
509 East Nash Street 27549
Opened 10/20/1950

Madison

Ayersville Branch (LSF)
815 Ayersville Road, NW 27025
Opened 06/29/1983

Madison Main Office
111 South Market Street 27025
Opened 06/29/1983

New Madison Tobacco Warehouse Branch
(Seasonal LSF)
Business 220 South 27025
Opened 06/29/1983

Maggie Valley

Maggie Valley Branch
627 Soco Road 28751
Opened 08/19/1986

Maiden

Maiden Branch
35 East Main Street 28650
Opened 10/28/1985

Marion

Marion Branch
640 North Main Street 28752
Opened 10/28/1985

Marshall

Marshall Branch
US Highway 25–70 Bypass 28753
Opened 10/28/1985

Marshville

Marshville Main Branch
205 East Marshville Boulevard 28103
Opened 09/24/1990

Matthews

Matthews Township Parkway Branch
1300 Matthews Township Parkway 28105
Opened 01/02/1991

Maysville

Maysville Branch
Corner of Main & 6th Street 28555
Opened 01/25/1952

Monroe

Monroe Main Branch
111 East Jefferson Street 28111
Opened 09/24/1990

Monroe Mall Branch
2117 Roosevelt Boulevard 28110
Opened 09/24/1990

Morehead City

Center Branch
3000 Arendell Street 28557
Opened 03/29/1971

Morehead City Branch
811 Arendell Street 28557
Opened 02/21/1934

Parkway Branch
4913 Arendell Street 28557
Opened 08/15/1966

Morganton

Morganton Main Office
217 North Sterling Street 28655
Opened 08/30/1993

Mount Airy

Mount Airy Branch
502 North Main Street 27030
Opened 07/16/1974

Murphy

Murphy Main Office
100 Hiawassee Street 28906
Opened 09/26/1989

Peachtree Branch
2305 Highway 64 East 28906
Opened 02/24/1992

Nashville

Nashville Main Office
804 East Washington Street 27856
Opened 07/30/1991

New Bern

East 70 Branch
Highway 70 East 28562
Opened 08/28/1967

Fort Totten
606 Fort Totten Drive 28560
Opened 10/20/1940

New Bern Main
305 Broad Street 28563
Opened 02/05/1934

Twin Rivers Branch
3030 Clarendon Boulevard 28560
Opened 02/19/1973

Newport

Newport Branch
434 Howard Boulevard 28570
Opened 11/29/1982

Newton

Abernethy Center Branch (LSF)
102 Leonard Avenue 28658
Opened 01/08/1990

Newton Branch
11 South College Avenue 28658
Opened 10/28/1985

Newton Grove

Newton Grove
Highway 701 28366
Opened 09/24/1979

North Wilkesboro

North Wilkesboro Branch
116 Wilkesboro Avenue 28659
Opened 05/29/1973

Oriental

Oriental Branch
409 Broad Street 28571
Opened 12/14/1972

Pilot Mountain

Pilot Mountain Branch
110 West Main Street 27041
Opened 03/28/1985

Pineville

Carmel Commons Branch
7837 Pineville–Matthews Road 28226
Opened 09/24/1990

Pink Hill

Pink Hill Branch
108 West Broadway 28572
Opened 05/18/1970

Pisgah Forest

Pisgah Forest Branch
600 Forest Gate Shopping Center. 28768
Opened 10/18/1993

Pittsboro

Pittsboro Branch
Corner of Hillsboro & Hanks Streets 27312
Opened 04/08/1970

Polkville

Polkville Branch
4518 Polkville Road 28136
Opened 03/19/1974

Princeton

Princeton Branch
201 West Old Highway 70 27569
Opened 12/09/1986

Research Triangle Park

Research Triangle Office
NC Highway 54 27709
Opened 03/29/1972

Raleigh

Cameron Village Branch
2105 Clark Avenue 27605
Opened 06/01/1960

Capital Boulevard
1839 Capital Boulevard 27604
Opened 07/23/1956

Five Points Branch
2001 Fairview Road 27608
Opened 07/01/1974

Longview Branch
2100 New Bern Avenue 27610
Opened 04/24/1957

Mini City Branch
4801 North Boulevard 27604
Opened 11/15/1982

Mission Valley Office
2109 Avent Ferry Road 27606
Opened 03/19/1973

North Hills Branch
4205 Lassiter Mill Road 27609
Opened 11/02/1964

North Ridge Office
7001 Falls of Neuse Road 27615
Opened 12/02/1974

Oak Park Drive–Up (LSF)
6033 Glenwood Avenue 27612
Opened 04/25/1991

Olde Raleigh Branch
3231 Edwards Mill Road 27612
Opened 07/15/1991

Quail Corners
4900 Falls of the Neuse Road 27609
Opened 09/24/1990

Raleigh Main
239 Fayetteville Street 27602
Opened 12/29/1934

Ridgewood Branch
1200 Ridge Road 27607
Opened 02/18/1974

Stonehenge Branch
Highway 50 Stonehenge Drive 27615
Opened 06/02/1986

Ramseur

Ramseur Main Office
149 Jordan Road 27316
Opened 09/01/1987

Reidsville

Reidsville Branch
228 Gilmer Street 27320
Opened 05/26/1967

Richlands

Richlands Branch
8400 Richlands Highway 28574
Opened 11/23/1936

Roanoke Rapids

10th Street Branch
1104 East 10th Street 27870
Opened 05/29/1967

Roanoke Rapids Branch
949 Roanoke Avenue 27870
Opened 01/03/1955

Rocky Mount

Country Club Office
950 Country Club Road 27804
Opened 09/24/1993

Rocky Mount Main Office
224 South Franklin Street 27804
Opened 09/24/1993

Westridge Office
3532 Sunset Avenue 27804
Opened 09/24/1993

Roseboro

Lakewood Branch
Highway 24 28382
Opened 11/15/1977

Roseboro Branch
304 NC Highway 24 28382
Opened 09/30/1931

Rural Hall

Expressway Branch
1055 Highway 65 North 27045
Opened 12/15/1981

Rural Hall Main Office
8175 Broad Street 27045
Opened 12/15/1981

Rutherford College

Rutherford College Main Office
711 Malcolm Boulevard 28671
Opened 08/30/1993

Salisbury

Salisbury Main Branch
2085 Statesville Boulevard 28145
Opened 09/24/1990

Salter Path

Salter Path Branch
Highway 58 28575
Opened 04/18/1983

Saluda

Saluda Branch
201 Main Street 28773
Opened 03/28/1967

Sanford

Sanford Office
206 Carthage Street 27330
Opened 10/08/1968

Scotland Neck

Scotland Neck Main Office
117 East 10th Street 27874
Opened 09/24/1993

Selma

Selma Branch
114 Raeford Street 27576
Opened 10/15/1968

Shallotte

Shallotte Main Office
4646 Main Street 28459
Opened 09/24/1993

Shelby

Shelby Branch
331 South Lafayette Street 28150
Opened 12/31/1968

Smithfield

Finance Drive–In Branch
614 East Market Street Drive–In 27577
Opened 02/16/1988

Pine Needle Branch
Highway 301 North 27577
Opened 11/12/1979

Rose Manor Branch (LSF)
Highway 70 West 27577
Opened 02/10/1969

Second Street Branch
204 North Second Street 27577
Opened 09/24/1990

Smithfield Finance
614 East Market Street 27577
Opened 10/20/1950

Smithfield Office
241 East Market Street 27577
Opened 04/26/1974

South Smithfield Branch (LSF)
1220 South Bright Leaf Boulevard 27577
Opened 07/16/1968

Smyrna

Smyrna Branch
Highway 70 East 28579
Opened 04/07/1982

Sneads Ferry

Sneads Ferry Branch
NC Highway 1515 28460
Opened 07/12/1971

Snow Hill

Snow Hill Branch
110 North Greene Street 28580
Opened 07/30/1971

Southern Pines

Southern Pines Branch
390 SW Broad Street 28387
Opened 03/18/1975

Southport

Southport Branch
215 Howe Street 28461
Opened 09/07/1971

Sparta

Sparta Branch
Blue Ridge & US Highway 21 28675
Opened 12/01/1972

Spring Hope

Spring Hope Branch
103 Pine Street 27882
Opened 11/17/1934

Statesville

Signal Hill Branch
1706 East Broad Street 28677
Opened 02/27/1974

Statesville Main Office
204 East Broad Street 28677
Opened 12/15/1987

Stedman

Stedman Branch
NC Highway 24 & Hillsboro Street 28391
Opened 10/05/1965

Stokesdale

Stokesdale Branch
8500 US 158 West 27357
Opened 06/29/1983

Stoneville

Stoneville Main Branch
105 South Henry Street 27048
Opened 12/09/1993

Sunbury

Sunbury Branch
NC Highway 32 27979
Opened 07/11/1985

Swansboro

Swansboro Branch
302 Main Street 28584
Opened 07/02/1955

Sylva

Sylva Branch
5 West Main Street 28779
Opened 10/28/1985

Tarboro

Tarboro Office
400 Main Street 27886
Opened 06/13/1988

Thomasville

Downtown Branch
50 Salem Street 27360
Opened 11/23/1971

Thomasville Main Office
1035 Randolph Street 27360
Opened 02/19/1985

Tryon

Tryon Main Office
600 South Trade Street 28782
Opened 07/01/1991

Turkey

Turkey Branch (LSF)
Union High School Road 28393
Opened 12/09/1971

Walnut Cove

Walnut Cove Branch
424 North Main Street 27052
Opened 06/29/1983

Warrenton

Warrenton Branch
205 North Main Street 27589
Opened 05/21/1974

Washington

Midtown Branch
100 West Main Street 27889
Opened 10/22/1973

Washington Branch
1411 Carolina Avenue 27889
Opened 06/15/1967

Waynesville

Waynesville Branch
301 Walnut Street 28786
Opened 06/23/1987

Weldon

Weldon Bramch
11 East Third Street 27890
Opened 01/07/1970

Wendell

Wendell Branch
105 North Main Street 27591
Opened 02/19/1968

Wilson Avenue Office
10 East Wilson Avenue 27591
Opened 09/24/1993

Wentworth

Wentworth Branch
Intersection of Highway 87 & 65 27375
Opened 12/09/1993

West Jefferson

Highway 221
Highway 221 28694
Opened 11/11/1985

West Jefferson Branch
Jefferson Avenue and Main Street 28694
Opened 11/11/1985

Whiteville

Whiteville Main Office
415 South Madison Street 28472
Opened 09/24/1993

Wilkesboro

Wilkesboro Main Office
203 West Main Street 28697
Opened 08/30/1993

Williamston

Williamston Office
315 West Main Street 27892
Opened 06/12/1973

Wilmington

132 North Branch
502 North College Road 28405
Opened 01/14/1985

Long Leaf Branch
2702 South College Road 28409
Opened 11/13/1972

Market Plaza Branch
27 South Kerr Avenue 28403
Opened 03/19/1970

Medical Center Branch
2200 South 17th Street 28403
Opened 06/19/1969

Oleander Branch
4022 Oleander Drive 28401
Opened 08/25/1980

Plaza East Branch
1922 Eastwood Road 28403
Opened 09/19/1978

Wilmington Main
8 North Front Street 28401
Opened 05/17/1960

Wilson

Parkwood Office
South Tarboro Street 27893
Opened 07/16/1963

West Nash Road Office
2401 West Nash Street 27893
Opened 06/01/1983

Wilson Branch
126 West Nash Street 27893
Opened 03/15/1961

Windsor

Windsor Branch
123 Granville Street 27983
Opened 06/13/1988

Winston–Salem

Brookridge (LSF)
1199 Hayes Forest Road 27106
Opened 09/05/1989

Healy Drive Branch
3306 Healy Drive 27103
Opened 09/24/1990

Reynolda Branch
2600 Reynolda Road 27106
Opened 09/24/1990

Stanleyville Branch
6005 University Parkway 27105
Opened 12/15/1981

Winston–Salem Main
2000 West First Street 27104
Opened 03/22/1972

Winterville

Winterville Branch
115 North Mill Street 28590
Opened 03/28/1985

Yaupon Beach

Oak Island Branch
130 Yaupon Drive 28465
Opened 06/09/1986

Zebulon

Pilot Branch
Route 2, Box 475 A–1, Highway 39 27597
Opened 09/01/1981

Zebulon Branch
101 Wakelon Street 27597
Opened 11/11/1987

FirstSouth Bank

Burlington

Edgewood Village Office
2946 South Church Street 27215
Opened 09/26/1988

Main Office
509 South Lexington Avenue 27215
Opened 05/16/1988

Graham

Graham Office
832 South Main Street 27253
Opened 03/01/1989

Mebane

Mebane Office
900 South Mebane Oaks Road 27302
Opened 02/19/1991

Four Oaks Bank & Trust Company

Clayton

Clayton Branch
102 East Main Street 27520
Opened 10/21/1986

Four Oaks

Main Office
6144 US 301 South 27524
Opened 07/01/1912

Main Street Branch
111 North Main Street 27524
Opened 01/13/1986

Smithfield

Smithfield Branch
128 North Second Street 27577
Opened 06/17/1991

Granville United Bank

Oxford

Main Office
109 Hillsboro Street 27565
Opened 07/05/1990

Guaranty State Bank

Durham

Guess Road Office
2101 Guess Road 27705
Opened 05/08/1978

Main Office
302 West Main Street 27701
Opened 02/24/1917

Roxboro Road Branch
3732 North Roxboro Road 27704
Opened 11/03/1975

Westgate Shopping Center Branch
3400 Westgate Drive 27707
Opened 03/23/1988

High Point Bank and Trust Company

High Point

Eastchester Drive Office
1026 Eastchester Drive 27262
Opened 09/14/1988

Fairfield Branch
2758 South Main Street 27263
Opened 06/25/1966

Main Drive–In Branch (LSF)
220 North Wrenn Street 27261
Opened 05/06/1986

Main Office
300 North Main Street 27260
Opened 09/02/1905

South Main Street Branch (LSF)
441 South Main Street 27260
Opened 01/16/1956

Westchester Branch
1813 Westchester Drive 27262
Opened 05/01/1972

Jamestown

Jamestown Office
108 East Main Street 27282
Opened 12/17/1990

Lexington State Bank

Lexington

East Lexington Branch
300 East Center Street 27292
Opened 09/26/1974

Main Office
One LSB Plaza 27292
Opened 07/05/1949

North Lexington Branch
1109 Winston Road 27292
Opened 08/05/1971

South Lexington Branch
1926 Cotton Grove Road 27292
Opened 10/17/1968

South Main Branch
701 South Main Street 27292
Opened 09/02/1965

Talbert Boulevard Branch
285 Talbert Boulevard 27292
Opened 05/09/1983

West Side Branch
New US Highway 64 West 27292
Opened 07/16/1969

Thomasville

Thomasville Branch
941 Randolph Street 27360
Opened 07/01/1987

Thomasville–National Highway Office
724 National Highway 27360
Opened 03/01/1993

Welcome

Welcome Branch
US Highway 52 27374
Opened 07/09/1958

Winston–Salem

Arcadia Branch
NC Highway 150 & Old Salisbury Road 27107
Opened 03/01/1978

Midway Branch
US Highway 52 at Gumtree Road 27107
Opened 05/17/1973

Wallburg Office
10335 Highway 109 27107
Opened 12/20/1992

Lincoln Bank of North Carolina

Charlotte

SouthPark Branch
4500 Cameron Valley Parkway 28211
Opened 05/10/93

Cornelius

Cornelius Office
20221 Highway 73 West 28031
Opened 10/21/1987

Denver

Denver Office
Intersection Highway 16 & Highway 150 28037
Opened 01/21/1985

Triangle Office
1293 North Highway 16 28037
Opened 06/25/1986

Huntersville

Huntersville Office
500 Gilead Road 28078
Opened 07/16/1990

Lincolnton

Boger City Office
2586 East Main Street 28092
Opened 09/04/1985

Downtown Drive–in Facility
502 East Main Street 28092
Opened 03/13/1989

Lincoln Center Office
Lincoln Center, US Highway 321 North 28092
Opened 10/27/1989

Main Office
402 East Main Street 28092
Opened 06/08/1983

Mooresville

Mooresville Main Office
329 North Main Street 28115
Opened 01/08/1987

Port Village Office
Highway 150 & I–77 28115
Opened 04/16/1988

Lumbee Guaranty Bank

Hope Mills

Hope Mills Branch
3500 North Main Street 28348
Opened 06/17/1991

Lumberton

Lumberton Branch
111 North Court Square 28359
Opened 02/09/1989

Pembroke

Main Office
205 West Third Street 28372
Opened 12/22/1971

St. Pauls

St. Pauls Branch
307 West Broad Street 28384
Opened 06/17/1991

Mechanics and Farmers Bank

Charlotte

Charlotte Branch
101 Beatties Ford Road 28233
Opened 03/01/1962

East Independence Boulevard Branch
700 East Stonewall Street 28233
Opened 05/01/1974

University Park Office (LSF)
2101 Beatties Ford Road 28233
Opened 05/15/1970

Durham

Duke Street Branch (LSF)
Mutual Plaza 27702
Opened 10/01/1965

Fayetteville Street Branch
615 Fayetteville Street 27702
Opened 01/15/1954

Main Office
116 West Parrish Street 27701
Opened 07/01/1908

Raleigh

Raleigh Branch
13 East Hargett Street 27602
Opened 01/06/1923

Rock Quarry Road Branch
1824 Rock Quarry Road 27602
Opened 06/23/1977

Winston–Salem

Winston–Salem Office
770 Martin Luther King Drive 27101
Opened 09/19/1981

Mid–South Bank and Trust Company

Broadway

Broadway Office
229 North Main Street 27505
Opened 08/05/1981

Buies Creek

Buies Creek Office
Highway 421 South 27506
Opened 10/24/1985

Carthage

Monroe Street Office
402 Monroe Street 28327
Carthage 10/11/1993

Lillington

Lillington Office
30 Front Street 27546
Opened 08/29/1977

Moncure

Moncure Branch
Old US #1 27559
Opened 01/03/1984

Pinehurst

Mid–South Village Office
25 Chinquapin Road 28374
Opened 10/12/1981

Pinehurst Branch
Highway 211 – Traffic Circle 28374
Opened 08/10/1978

Sanford

Horner Boulevard Branch
2000 South Horner Boulevard 27330
Opened 06/17/1976

Lee Avenue (LSF)
1003 North Lee Avenue 27330
Opened 12/31/1992

Main Office
338 Carthage Street 27330
Opened 06/27/1974

Midtown Office
1001 South Horner Boulevard 27330
Opened 12/31/1992

Southern Pines

Southern Pines Office
The Commons Shopping Center 28387
Opened 01/21/1988

Spring Lake

Anderson Creek Branch
7923 Ray Road 28390
Opened 12/12/1983

Old North State Bank

King

Main Office
647 South Main Street 27021
Opened 08/14/1989

Rural Hall

Rural Hall Branch
8055 Broad Street 27045
Opened 02/01/1991

Winston Salem

Old Town Branch
3800 Reynolda Road 27106
Opened 11/22/1993

Park Meridian Bank

Charlotte

Main Office
6826 Morrison Blvd. 28211
Opened 08/20/1991

Peoples Bank

Catawba

Catawba Branch
111–113 North Main Street 28609
Opened 10/06/1986

Conover

Conover Branch
213 First Street 28613
Opened 10/18/1993

Hickory

Springs Road Branch
3310 Springs Road, NE 28601
Opened 06/20/1988

Hiddenite

Hiddenite Branch
US Highway 64 & NC Highway 90 28636
Opened 12/12/1988

Maiden

Maiden Branch
US Highway 321 South 28650
Opened 10/06/1986

Newton

Main Office
218 South Main Avenue 28658
Opened 10/06/1986

North Newton Branch
2619 North Main Avenue 28658
Opened 10/06/1986

Randolph Bank & Trust Company

Asheboro

Dixie Drive Branch
854 East Dixie Drive 27204
Opened 12/02/1985

Main Office
175 North Fayetteville 27203
Opened 11/03/1978

North Asheboro Branch
1532 North Fayetteville Street 27203
Opened 03/19/1981

Randleman

Randleman Branch
109 West Naomi Street 27317
Opened 08/30/1988

Salem Trust Bank

Winston Salem

Main Office
2140 Country Club Road 27104
Opened 03/03/1986

Security Bank and Trust Company

Albemarle

Albemarle Branch
1328 East Main Street 28001
Opened 03/18/1983

Downtown Office
185 North First Street 28001
Opened 07/29/1987

Belmont

Belmont Office
118 North Main Street 28012
Opened 12/04/1968

North Belmont Office
398 Perfection Road 28012
Opened 10/07/1985

Charlotte

Independence Boulevard Office
6201 East Independence Boulevard 28215
Opened 09/27/1967

Park Road Branch
4736 Park Road 28209
Opened 12/09/1974

Plaza at Eastway Drive Office
4443 The Plaza 28212
Opened 02/25/1971

Concord

West Concord Office
276 US Highway 29 North 28025
Opened 04/27/1970

Kannapolis

Boulevard Branch
South Cannon Boulevard 28081
Opened 11/25/1968

Kannapolis Branch
North Ridge Avenue at Security Street 28081
Opened 03/06/1950

Landis

Landis Branch
600 South Main Street 28088
Opened 09/02/1982

Lexington

West Center Street Office
2 State Street 27292
Opened 04/26/1971

Marshville

Auto Branch (LSF)
201 West Marshville Boulevard 28103
Opened 06/30/1969

Drive–In (Main) Branch
103 East Main Street 28103
Opened 06/30/1969

Matthews

Matthews Downtown Office
345 West John Street 28106
Opened 11/04/1971

Mocksville

Mocksville Office
101 North Main Street 27028
Opened 09/17/1990

Monroe

Hilltop Shopping Center
800 Block of East Roosevelt Boulevard 28110
Opened 07/23/1973

Monroe Branch
114 West Jefferson Street 28110
Opened 11/07/1960

Old Charlotte Highway Branch
Old Charlotte Avenue 28110
Opened 07/25/1981

Mooresville

Mooresville Office
645 Plaza Drive 28115
Opened 09/12/1988

Norwood

Norwood Branch
Corner Main and Turner Street 28128
Opened 10/04/1946

Oakboro

Oakboro Branch
101 North Main Street 28129
Opened 01/02/1947

Polkton

Polkton Office
Highway 74 28135
Opened 01/23/1969

Salisbury

East Innes Branch
East Innes at Avalon Drive 28144
Opened 03/21/1968

Main Office
215 South Main Street 28144
Opened 03/12/1945

South Office
1631 South Main Street 28144
Opened 03/29/1971

Statesville Road Office
2070 Statesville Boulevard 28144
Opened 08/24/1972

West Innes Branch
1401 West Innes Street 28144
Opened 10/06/1962

Spencer

Spencer Branch
Park Plaza Shopping Center 28159
Opened 03/12/1945

Stanley

Stanley Branch
416 Highway #27 South 28164
Opened 12/16/1985

Tyro

West Davidson Office
Highway 150 27292
Opened 10/19/1977

Wadesboro

Main Wadesboro Office
200 North Washington Street 28170
Opened 10/08/1990

Wingate

Wingate Branch
204 Highway #74 West 28174
Opened 01/17/1986

Southern Bank and Trust Company

Ahoskie Branch

Ahoskie Branch
507 East Main Street 27910
Opened 12/29/1986

Askewville

Askeville Branch
Main Street (Route 3, Windsor) 27983
Opened 03/17/1988

Aurora

Aurora Branch
Highway 33 and 5th Street 27806
Opened 10/12/1981

Ayden

West Side Branch
1107 West 3rd Street 28513
Opened 10/15/1981

Bath

Bath Branch
NC Highway 92 27808
Opened 02/08/1974

Belhaven

Belhaven Branch
Main Street 27810
Opened 09/03/1971

Bethel

Bethel Branch
124 North Main Street 27812
Opened 08/18/1986

Calypso

Calypso (LSF)
West Trade Street 28325
Opened 09/05/1950

Deep Run

Deep Run Branch
Highway 11 and SR 1144 28525
Opened 04/09/1966

Dudley

Dudley Branch
Highway 117 28333
Opened 10/22/1979

Edenton

Edenton Branch
1207 North Broad Street 27932
Opened 12/29/1986

Faison

Faison Branch
121 West Center Street, South 28341
Opened 01/10/1984

Gatesville

Gatesville Branch
711 North Main Street 27938
Opened 12/29/1986

Grantham

Grantham Branch
Highway 13 (Route 1 Goldsboro) 27530
Opened 09/24/1966

LaGrange

LaGrange Branch
114 South Caswell Street 28551
Opened 09/24/1971

Lewiston

Lewiston Branch
Main Street/Woodville 27849
Opened 12/29/1986

Macclesfield

Macclesfield Branch
Railroad Street 27852
Opened 10/01/1973

Maury

Maury Branch
3rd Street and SR 123 28554
Opened 11/03/1981

Mount Olive

Main Office
102 North Center Street 28365
Opened 03/02/1936

Breazeale Avenue Office
800 North Breazeale Avenue 28365
Opened 08/17/1962

Murfreesboro

Murfreesboro Branch
Main Street 27855
Opened 12/29/1986

Nashville

Nashville Office
209 Barnes Street 27856
Opened 07/12/1993

Plymouth

Plymouth Branch
612 Washington Street 27962
Opened 03/10/1982

Pollocksville

Pollocksville Branch
214 Main Street 28573
Opened 12/10/1993

Roanoke Rapids

Roanoke Rapids Office
1580 East Tenth Street 27870
Opened 07/12/1993

Robersonville

Robersonville Branch
North Main Street 27871
Opened 07/16/1971

Rocky Mount

Rocky Mount Office
230 Sunset Avenue 27804
Opened 07/12/1993

Roxobel

Roxobel Branch
Corner Main and Ruby Street 27872
Opened 12/23/1969

Seven Springs

Seven Springs Branch
Main Street 28578
Opened 07/22/1963

Stokes

Stokes Branch
Highway 903 27884
Opened 12/08/1974

Warsaw

Warsaw Branch
105 North Pine Street 28398
Opened 07/18/1966

Warsaw Temporary Branch
101 West Hill Street 28398
Opened 10/8/1993

Williamston

Bear Grass Branch
Route 4, Box 360/SR 1001 27892
Opened 07/30/1981

Windsor

Windsor Branch
101 North King Street 27983
Opened 10/06/1969

Winton

Winton Branch
Main Street 27986
Opened 12/29/1986

SouthTrust Bank of Central Carolina

Brevard

Brevard Office
212 East Main Street 28712
Opened 08/09/1993

Charlotte

Arrowood Road Office
800 East Arrowood Road 28273
Opened 12/14/1993

Carmel Road Office
7421 Carmel Executive Park #100 28226
Opened 08/09/1993

Crown Point Office
1710 Sardis Road, North 28270
Opened 08/09/1993

South Tryon Office
201 South Tryon Street 28232
Opened 08/09/1993

University Plaza Office
8700 University Executive Park Drive 28262
Opened 08/09/1993

Concord

Main Office
40 Cabarrus Avenue East 28025
Opened 08/09/1993

Parkade Office
280 US Highway 29 North 28025
Opened 08/09/1993

Fallston

Fallston Office
4923 Fallston Road 28042
Opened 08/09/1993

Gastonia

Gastonia Office
750 South New Hope Road 28054
Opened 08/09/1993

Kannapolis

Kannapolis – Canon Boulevard Office
1501 South Canon Boulevard 28083
Opened 08/09/1993

Kannapolis – Main Street Office
109 South Main Street 28081
Opened 08/09/1993

Mooresville

Mooresville Office
684 Plaza Drive 28115
Opened 08/09/1993

Pineville

Carolina Place Office
9620 Pineville–Matthews Road 28134
Opened 08/09/1993

Spindale

Spindale Office
317 Oak Street 28160
Opened 08/09/1993

Standard Bank & Trust Company

Benson

Benson Branch
400 South Wall Street 27504
Opened 10/22/1993

Dunn

Main Office
1100 West Broad Street 28334
Opened 09/06/1988

Lillington

Lillington Branch
Highway 421 & West Old Road 27546
Opened 10/22/1993

State Bank

Fayetteville

Downtown Office
130 Grove Street 28301
Opened 03/21/1990

Eutaw Office
806–A Elm Street 28303
Opened 12/06/1991

Main Office
520 Westwood Shopping Center 28304
Opened 03/16/1987

Village Drive Office
2940 Village Drive 28302
Opened 10/03/1988

The Anchor Bank of North Carolina

Hampstead

Main Office
15280 US Highway 17 28443
Opened 10/06/1986

Jacksonville

Jacksonville
202 Wilmington Highway 28540
Opened 08/01/1990

Wilmington

Ogden
7320 Market Street 28405
Opened 12/12/1988

The Bank of Bladenboro

Bladenboro

Main Office
117 South Main Street 28320
Opened 10/01/1908

West Side Drive–Up Branch (LSF)
Highway 211 West 28320
Opened 10/02/1972

The Bank of Currituck

Camden

Camden Branch
Highway 158 27921
Opened 10/06/1977

Corolla

Corolla Branch
Ocean Trail & Monteray Drive 27927
Opened 10/22/1990

Grandy

Grandy Branch
Highway 158 27939
Opened 01/10/1973

Moyock

Main Office
Highway 168 27958
Opened 10/14/1920

The Bank of Iredell

Cleveland

Cleveland Branch
Highway 70, Third Creek Station 27013
Opened 06/29/1987

Mooresville

Lakeside Branch
Highway 150 & I–77 28115
Opened 04/04/1988

Mooresville Branch
255 North Main Street 28115
Opened 04/19/1984

Statesville

Main Office
325 East Front Street 28677
Opened 06/08/1983

Troutman

Troutman Branch
205 North Main Street 28166
Opened 05/01/1987

The Community Bank

Madison

Madison Office
619 Ayersville Road 27025
Opened 05/07/1990

Mount Airy

Mount Airy Branch
1220 State Street 27030
Opened 03/30/1988

Pilot Mountain

Main Office
616 South Key Street 27041
Opened 03/23/1987

Sandy Ridge

Sandy Ridge Branch
NC Highway 704 West 27046
Opened 03/06/1989

Union Grove

Union Grove Office
NC Highway 901 28689
Opened 09/29/1990

The East Carolina Bank

Columbia

Columbia Branch
204 Scuppernong Drive 27925
Opened 12/01/1936

Creswell

Creswell Branch
7th Street & Highway 64 27928
Opened 01/15/1963

Engelhard

Main Office
Highway 264 27824
Opened 01/21/1920

Fairfield

Fairfield Office
Highway 94 27826
Opened 06/14/1973

Greenville

Arlington Office
1001 Red Banks Road 27858
Opened 08/04/1989

Hatteras

Hatteras Island Office
State Highway 12 27943
Opened 04/05/1973

Kitty Hawk

Kitty Hawk Office
Highway 158 & Juniper Trail 27949
Opened 05/11/1984

Manteo

Roanoke Island Office
407 Budleigh Street 27954
Opened 06/23/1969

Nags Head

Outer Banks Office
2721 South Croatan Highway 27959
Opened 04/15/1971

Ocracoke

Ocracoke Island Office
Highway 12 27960
Opened 05/04/1978

Swan Quarter

Swan Quarter Branch
Main and Pearl Streets 27885
Opened 03/14/1935

Wanchese

Wanchese Branch (Financial Services Center)
Highway 345 South 27981
Opened 04/06/1984

The Fidelity Bank

Biscoe

Biscoe Branch
202 Main Street 27209
Opened 06/01/1970

North Biscoe Branch
Highway 220 North 27209
Opened 09/20/1977

Candor

Candor Branch
302 North Main Street 27229
Opened 02/23/1981

Carthage

Carthage Branch
201 Monroe Street 28327
Opened 04/12/1973

Cary

Cary Branch
100 West Chatham Street 27511
Opened 03/01/1952

Mayfair Plaza Branch
100 West Maynard Road 27511
Opened 01/02/1970

Parkway Pointe Branch
2416 SW Cary Parkway 27512
Opened 11/05/1991

Clinton

Rockingham Office
102 Fidelity Lane 28328
Opened 08/28/1989

Creedmoor

Creedmoor Branch
Telecom Road and NC Highway 56 27522
Opened 09/18/1991

Ellerbe

Ellerbe Branch
216 North Main Street 28338
Opened 04/16/1984

Fuquay Varina

Main Office
100 South Main Street 27526
Opened 08/11/1909

Sunset Plaza Branch
1304 North Main Street 27526
Opened 06/01/1959

Holly Springs

Holly Springs Branch
142 North Main Street 27540
Opened 05/01/1978

Liberty

Liberty Branch
508 North Greensboro Street 27298
Opened 11/17/1972

Morrisville

Morrisville Branch
1012 Chapel Hill Road 27560
Opened 08/05/1985

Mount Gilead

Mount Gilead Branch
207 North Main Street 27306
Opened 04/12/1973

Oxford

Oxford Branch
204 Williamsboro Street 27565
Opened 02/03/1992

Raeford

Raeford Branch
112 South 401 By-Pass 28376
Opened 10/26/1992

Raleigh

Raleigh Branch
200 South Salisbury Street 27602
Opened 05/22/1972

Swift Creek Branch
5819 Holly Springs Road 27627
Opened 09/09/1991

Robbins

Robbins Branch
160 South Middleton Street 27325
Opened 06/01/1970

Star

Star Branch
414 South Main Street 27356
Opened 06/01/1970

Troy

West Troy Branch
315 Albemarle Road 27371
Opened 04/04/1977

Wake Forest

Market of Wake Forest
12201 Capital Blvd 27587
Opened 04/27/1993

Wake Forest Branch
231 South White Street 27587
Opened 07/22/1971

The Heritage Bank

Bailey

Bailey Branch
120 Main Street 27807
Opened 10/01/1972

Fremont

Fremont Branch
100 North Wilson Street 27830
Opened 12/28/1984

Kenly

Kenly Branch
100 West Second Street 27542
Opened 04/12/1935

Northside Drive–In Branch (LSF)
401 West Second Street 27542
Opened 01/08/1975

Lucama

Main Office
106 Main Street 27851
Opened 11/01/1916

Middlesex

Middlesex Branch
200 East Finch Avenue 27557
Opened 02/06/1984

Pikeville

Pikeville Branch
100 West Main Street 27863
Opened 10/11/1993

Sims

Sims Branch
6501 US 264A 27880
Opened 08/01/1972

Wilson

Wilson Office
2300 West Nash Street 27893
Opened 05/21/1990

The Morris Plan Industrial Bank

Burlington

Main Office
523 South Worth Street 27215
Opened 10/10/1922

The Village Bank

Carrboro

Carrboro Branch
505 West Main Street 27510
Opened 09/25/1987

Chapel Hill

Cole Park Plaza Branch
15–501 Highway, Route 7 27515
Opened 04/11/1984

Main Office
77 South Elliott Road 27514
Opened 03/08/1982

Durham

Northgate Branch
#504 Northgate Mall 27705
Opened 12/08/1988

Research Triangle Park Branch
NC Highways 54 & 55 (RTP) 27702
Opened 12/18/1991

South Square Branch
3412 Westgate Drive 27707
Opened 12/16/1986

Triad Bank

Asheboro

Asheboro Branch
261 North Fayetteville Street 27203
Opened 03/16/1987

Greensboro

Battleground Branch
2501 Battleground Avenue 27420
Opened 03/08/1984

Bessemer Branch
917 East Bessemer Avenue 27420
Opened 10/10/1983

Elm Street Office
419 North Elm Street 27401
Opened 04/27/1987

Heritage Greens (LSF)
801 Meadowood Street 27409
Opened 12/31/1990

High Point Road Branch
3741 Farmington Drive 27420
Opened 10/10/1983

Irving Park Branch
2102–B North Elm Street 27408
Opened 03/09/1989

Main Office
113 North Greene Street 27401
Opened 10/29/1982

Market Street Branch
4541 West Market Street 27420
Opened 11/04/1982

West Market Street Branch
4817 West Market Street 27407
Opened 07/15/1992

Winston–Salem

North Point Branch
7996 Northpoint Boulevard 27113
Opened 06/21/1985

Stratford Road Office
500 South Stratford Road 27113
Opened 05/27/1986

Triangle East Bank

Cary

Cary Branch
215 East Chatham Street 27511
Opened 01/04/1988

Elizabeth City

Elizabeth City Main Office
916 Ehringhaus Street 27909
Opened 05/18/1990

Fayetteville

Fayetteville Main Office
991 South McPherson Church Road 28303
Opened 01/31/1992

Fuquay-Varina

Fuquay Branch
215 North Main Street 27526
Opened 01/03/1989

Garner

Garner Branch
1027 Highway 70 West, Suite 101 27529
Opened 05/01/1989

Goldsboro

Goldsboro Main Office
106 North Spence Avenue 27534
Opened 02/04/1991

Greenville

Greenville Main Office
2310 Charles Street 27858
Opened 11/11/1989

New Bern

New Bern Main Office
1801 South Glenburnie Road 28561
Opened 06/14/1991

Raleigh

Cameron Village Branch
2127 Clark Avenue 27605
Opened 07/15/1992

Main Office
4800 Six Forks Road 27609
Opened 01/04/1988

Sanford

Sanford Branch
129 South Steele Street 27330
Opened 06/01/1992

Wilmington

Downtown Wilmington Branch
124 Princess Street 28401
Opened 01/31/1992

Wilmington Main Office
4008 Oleander Drive 28403
Opened 01/31/1992

United Carolina Bank

Aberdeen

Aberdeen Branch
1502 US Highway 15–501 28315
Opened 05/04/1987

Ansonville

Ansonville Branch
Highway 52 28007
Opened 01/09/1911

Bethel

Bethel Branch
128 West Washington Street 27812
Opened 11/15/1993

Beulaville

Beulaville Branch
Broad Street 28518
Opened 09/15/1951

Bolivia

Bolivia Branch
Mintz Street and Highway 17 28422
Opened 07/08/1968

Cary

Cary Branch
1207 Kildaire Farm Road 27511
Opened 06/12/1985

North Harrison Boulevard (Cary)
915 North Harrison Avenue 27513
Opened 01/02/1992

Castle Hayne

Castle Hayne Branch
5610 Castle Hayne Road 28429
Opened 09/27/1988

Chadbourn

Chadbourn Branch
111 Strawberry Boulevard 28431
Opened 11/28/1930

Chapel Hill

Chapel Hill Branch
100 South Elliott Road 27515
Opened 03/05/1986

Charlotte

Albemarle Road Branch
4901 Albemarle Road 28205
Opened 12/17/1977

Carriage Limited Service Facility
5800 Old Providence Road 28226
Opened 07/20/1988

Charlotte Main Branch
212 South Tryon Street 28281
Opened 10/30/1970

Coffey Creek Branch
1809–A Cross Beam Drive 28217
Opened 09/12/1989

Hickory Grove Branch
6021 Hickory Grove Road 28215
Opened 04/15/1967

Mint Hill Branch
7116 Matthews–Mint Hill Road 28212
Opened 09/21/1964

Parkway Branch
4500 South Tryon Street 28217
Opened 07/08/1988

Paw Creek Branch
419 Little Rock Road 28214
Opened 05/18/1982

Providence Road Branch
4309 Providence Road 28211
Opened 06/17/1978

Randolph Road Branch
1928 Randolph Road 28207
Opened 10/11/1991

Southpark Branch
5958 Fairview Road 28210
Opened 03/16/1970

Steele Creek Branch
11518 Steele Creek Road 28273
Opened 11/17/1969

University Place Branch
8926 J. M. Keynes Drive 28213
Opened 06/18/1985

Chinquapin

Chinquapin Branch
Highway 41 28521
Opened 08/26/1961

Clarkton

Clarkton Branch
110 East Green Street 28433
Opened 02/018/1937

Clinton

Clinton Branch
300 Fayetteville Street 28328
Opened 08/21/1970

Southeast Boulevard Branch
506 Southeast Boulevard 28328
Opened 08/21/1972

Cornelius

Cornelius Branch
20400 Highway 73 28031
Opened 09/06/1984

Davidson

Davidson Branch
137 North Main Street 28036
Opened 04/09/1984

Pines Limited Service Facility
400 Avinger Lane 28036
Opened 08/04/1988

Dunn

Cumberland Street Office
1724 West Cumberland Street 28334
Opened 03/20/1967

Dunn Branch
107 West Broad Street 28334
Opened 12/11/1919

Eastgate Branch
1000 East Cumberland Street 28334
Opened 04/09/1984

Edenton

Edenton
101 Queen Street 27932
Opened 11/15/1993

Elizabethtown

Elizabethtown Main
215 West Broad Street 28337
Opened 11/05/1973

Ellerbe

Ellerbe Branch
Second & Page Streets 28338
Opened 12/01/1983

Erwin

Erwin Branch
111 Denim Drive 28339
Opened 01/25/1971

Fair Bluff

Fair Bluff Branch
Riverside Drive & Main 28439
Opened 05/29/1979

Fairmont

Fairmont Branch
301 South Main Street 28340
Opened 01/02/1934

Walnut Street Branch
306 North Walnut Street 28340
Opened 09/25/1978

Fayetteville

Bordeaux Branch
2900 Village Drive 28302
Opened 05/31/1974

Bragg Boulevard (EUTAW)
2507 Bragg Boulevard 28303
Opened 10/18/1971

Fayetteville Main
316 Green Street 28301
Opened 06/18/1969

Morganton Road Branch
4200 Morganton Road 28304
Opened 02/18/1992

Ponderosa Branch Office
5801 Yadkin Road 28302
Opened 07/27/1970

Garner

Garner Branch
574 Village Court Building A 27529
Opened 03/18/1991

Greenville

Greenville–Arlington
216 Arlington Boulevard 27835
Opened 11/15/1993

Greenville Main
543 Evans Street 27835
Opened 11/15/1993

Medical Park Branch
2475 Stantonsburg Road 27834
Opened 11/01/1991

Red Banks Road Branch
700 Arlington Boulevard 27858
Opened 11/01/1991

Hamlet

Hamlet Branch
114 Main Street 28345
Opened 07/16/1973

Hillsborough

Hillsborough Branch
351 Churton Street 27278
Opened 11/16/1989

Huntersville

NorthCross Branch
9617 Holly Point Drive 28078
Opened 07/19/1993

Indian Trail

Indian Trail Office
200 Indian Trail Road 28079
Opened 12/20/1967

Kenansville

Kenansville Branch
305 South Main Street 28349
Opened 08/26/1940

Lake Waccamaw

Lake Waccamaw Branch
103 Highway 74–76 28450
Opened 09/17/1964

Leland

Leland Branch
Fairview Road and Highway 74–76 28451
Opened 03/24/1967

Louisburg

Louisburg Branch
403 East Nash Street 27549
Opened 04/27/1966

Lumberton

Biggs Park Branch
3000 North Elm Street 28358
Opened 08/17/1970

Lumberton Main Branch
700 North Chestnut Street 28358
Opened 08/17/1963

West Fifth Street Branch
2899 West Fifth Street 28358
Opened 07/20/1978

Marshville

Marshville Branch
109 East Marshville Boulevard 28103
Opened 02/19/1970

Matthews

Matthews Independence
11110 E. Independence Boulevard 28105
Opened 06/04/1981

Matthews Main
310 East John Street 28105
Opened 06/08/1973

Monroe

Courthouse
512 North Hayne 28110
Opened 12/15/1959

Lancaster Avenue Shopping Center Branch
806 Lancaster Avenue 28110
Opened 10/06/1970

Mall I
2123 Roosevelt Boulevard 28110
Opened 12/14/1979

Mall II
2115–713 Roosevelt Blvd 28110
Opened 08/15/1979

North Main Street Branch
120 North Main Street 28110
Opened 09/19/1955

Plaza Branch
1613 West Roosevelt Boulevard 28110
Opened 11/19/1951

Roosevelt Boulevard Branch
301 Roosevelt Boulevard 28110
Opened 07/05/1941

New Bern

Berne Square Branch
2504 Clarendon Boulevard 28562
Opened 11/01/1991

New Bern Main Branch
412 Tryon Palace Drive 28560
Opened 11/01/1991

Newton Grove

Newton Grove Branch
Smithfield Highway 28366
Opened 09/04/1979

Oakdale

Oakdale Branch
1814 Oakdale Road 28216
Opened 09/02/1972

Parkton

Parkton Branch Office
202 Fayetteville Street 28371
Opened 12/03/1987

Peachland

Peachland Branch
Passaic Street 28133
Opened 12/09/1920

Pinehurst

Pinehurst Branch
100 Blake Boulevard 28374
Opened 04/08/1991

Pineville

Pineville Branch
11100 Carolina Place Parkway 28134
Opened 03/01/1960

Plymouth

Plymouth Branch
206 West Water Street 27962
Opened 11/15/1993

Raeford

Raeford Main Office
207 South Main Street 28376
Opened 10/06/1903

Raeford Sunset (LSF)
103 Dickson Street 28376
Opened 12/14/1939

Raleigh

Barrett Drive Branch
3701 Barrett Drive 27609
Opened 02/20/1972

Brentwood Road Branch
2906 Brentwood Road 27604
Opened 04/14/1977

Cameron Village Branch
611 Oberlin Road 27605
Opened 12/09/1974

Crabtree Valley Branch
4409 Creedmoor Road 27612
Opened 10/25/1977

Falls Village Branch
6659 Falls of Neuse Road 27609
Opened 02/15/1982

Mini–City Branch
2809 Millbrook Road 27604
Opened 07/15/1981

Raleigh Main Office
UCB Plaza, 3605 Glenwood Avenue 27612
Opened 12/08/1986

Stonehenge Market Branch
7560 Creedmoor Road 27612
Opened 04/08/1986

Riegelwood

Riegelwood Branch
400 Riegelwood Shopping Center 28456
Opened 01/02/1960

Rockingham

Rockingham Main
116 South Lee Street 28379
Opened 12/01/1983

Tri–City Drive–In Branch
Highway 74 East 28379
Opened 06/10/1970

Watson Heights Branch
504 Mill Street 28379
Opened 07/26/1966

Rose Hill

Rose Hill Branch
Highway 117 28458
Opened 06/15/1936

Shallotte

Ocean Isle Branch
Highway 179 & The Causeway 28469
Opened 07/23/1984

Shallotte–Calabash Branch
Southside Highway 179 28467
Opened 06/01/1976

Shallotte Main Office
4567 North Main Street 28459
Opened 08/14/1946

Shallotte South
4949 Main Street 28459
Opened 01/04/1971

Southern Pines

Southern Pines Branch
185 West Morganton Road 28387
Opened 11/01/1991

Southport

Sawdust Trail Branch
1606 Howe Street, SE 28461
Opened 05/03/1971

Southport Branch
104 Howe Street 28461
Opened 12/03/1937

St. Pauls

Saint Pauls Branch
106 West Broad Street 28384
Opened 05/26/1989

Supply

Holden Beach Branch
3226 Holden Beach 28462
Opened 04/21/1986

Tabor City

Tabor City Branch
201-205 East Main Street 28463
Opened 10/29/1937

Tabor City 701 North
Highway 701 28463
Opened 10/31/1959

Tar Heel

Tar Heel Branch
Highway 87 28392
Opened 05/15/1978

Wadesboro

Anson Station Branch
1109 East Caswell Street 28170
Opened 02/11/1991

Wadesboro Main
223 North Greene Street 28170
Opened 11/12/1970

Wake Forest

Wake Forest Office
12213 Capital Boulevard 27587
Opened 01/29/1990

Wallace

Wallace Branch
527 North Norwood 28466
Opened 04/18/1977

Waxhaw

Waxhaw Branch
Highway 16 28173
Opened 01/11/1911

Whiteville

Whiteville Courthouse Branch
810 Pinkney Street 28472
Opened 02/27/1961

Whiteville Main
306 South Madison Street 28472
Opened 03/20/1926

Whiteville Plaza
1400 South Madison 28472
Opened 02/01/1974

Whiteville Railroad Branch
622 South Madison Street 28472
Opened 04/09/1969

Williamston

Williamston Branch
210 West Boulevard 27892
Opened 11/15/1993

Wilmington

Hospital Branch
2301 South 17th Street 28403
Opened 08/26/1981

Market Street Branch
17th Street, 4713 Market Street 28405
Opened 04/19/1971

Ogden Branch
6830 Market Street 28405
Opened 12/03/1979

Oleander Branch
4509 Oleander Drive 28403
Opened 11/15/1973

Wilmington Main Branch
115 North Third Street 28402
Opened 12/18/1968

Wrightsville Beach Branch
7031 Wrightsville Avenue 28403
Opened 11/07/1988

Wilson

Wilson Branch
200 West Nash Street 27893
Opened 11/15/1993

Winterville

Winterville Branch
101 West Firetower Road 28590
Opened 11/15/1993

Yaupon Beach

Oak Island Branch
101 Yaupon Drive 28465
Opened 05/08/1967

Unity Bank & Trust Company

Bailey

Bailey Branch
Highway 264 27807
Opened 11/02/1990

Battleboro

Battleboro Branch
301 West Main Street 27809
Opened 11/02/1990

Hobgood

Hobgood Branch
Commerce Street 27843
Opened 11/02/1990

Middlesex

Middlesex Branch
Nash and Railroad Street 27557
Opened 11/02/1990

Nashville

Nashville Office
343 West Washington Street 27856
Opened 09/20/1993

Red Oak

Red Oak Branch
Highway 43 27868
Opened 10/01/1990

Rocky Mount

Main Office
115 North Church Street 27804
Opened 09/05/1989

Winstead Avenue Branch
450 North Winstead Avenue 27804
Opened 08/18/1993

Scotland Neck

Scotland Neck Branch
810 South Main Street 27874
Opened 11/02/1990

Seaboard

Seaboard Branch
200 Main Street 27876
Opened 10/01/1990

Sharpsburg

Sharpsburg Branch
Main Street & Highway 301 South 27878
Opened 11/02/1990

Spring Hope

Spring Hope Branch
102 East Branch Street 27882
Opened 11/02/1990

Tarboro

Tarboro Branch
2100 North Main Street 27886
Opened 11/02/1990

Whitakers

Whitakers Branch
101 White Street 27891
Opened 11/02/1990

Yadkin Valley Bank and Trust Company

Elkin

Main Office
110 West Market Street 28621
Opened 10/16/1968

North Elkin Branch
1318 North Bridge Street 28621
Opened 08/14/1989

Jefferson

Jefferson Branch
799 East Main Street 28640
Opened 09/15/1986

Jonesville

Jonesville Branch
101 North Bridge Street 28642
Opened 06/23/1971

North Wilkesboro

North Wilkesboro Branch
1404 West D Street 28659
Opened 08/01/1984

West Jefferson

West Jefferson Branch
107 North 5th Avenue 28694
Opened 03/01/1988

Wilkesboro

Wilkesboro Branch
301 West Main Street 28697
Opened 11/06/1991

DIRECTORY
OF
BANK HOLDING COMPANIES

BANK HOLDING COMPANIES REGISTERED WITH THE COMMISSIONER OF BANKS

DECEMBER 31, 1993

(IN ALPHABETICAL ORDER INCLUDING A LISTING OF BANK AND NONBANK SUBSIDIARIES (DIRECT AND INDIRECT) OPERATING WITHIN THE STATE OF NORTH CAROLINA)

Registration Of Bank Holding Companies

Article 18 of Chapter 53 of the General Statutes of North Carolina, entitled the Bank Holding Company Act of 1984, as amended sets forth the criteria for registration requirements for bank holding companies having subsidiaries doing business within the State of North Carolina. G.S. 53–227 states that every bank holding company, not later than July 1, 1985, or within 180 days after becoming a bank holding company controlling a North Carolina federally or State–chartered bank, or controlling a nonbank subsidiary having offices located within the State, shall register with the Commissioner of Banks on an annual basis.

North Carolina Bank Holding Companies

Organizational changes are not submitted to the Banking Commission within the fiscal year.

Corporation Name	*Location*
Bank of Granite Corporation	**Granite Falls**
Bank of Granite	
BB&T Financial Corporation	**Wilson**
BB&T Investment Services, Inc.	
BB&T Savings Corporation	
Branch Banking and Trust Company	
Carba Realty, Inc.	
Citizens Savings Bank, SSB, Inc. of Newton, NC	
Citizens Savings Bank, SSB, of Mooresville, NC	
City Finance	
Farr Associates	
First Investment Services	
Guaranty Financial Services	
Mutual Savings Bank of Rockingham County, SSB, Reidsville, NC	
National Services Investment, Inc.	
North Carolina Trustee	
Old North State Corporation	
Old Stone Mortgage Incorporated of North Carolina	
Peoples Service Corporation of Thomasville	
Triangle Management Corporation	
150 Corporation	
Carolina First BancShares, Inc.	**Lincolnton**
Cabco, Concord	
Cabarrus Bank of North Carolina of Concord	
Carolina First Mortgage Corp., Mooresville	
Lincoln Bank of North Carolina, Lincolnton	
North State Insurance Agency, Inc., Lincolnton	

Corporation Name	Location
CCB Financial Corporation	**Durham**
CCBDE Inc., Durham	
CCB Investment and Insurance Service Corporation, Durham	
CCB Savings Bank of Lenoir, SSB, Lenoir	
Central Carolina Bank and Trust Company, Durham	
Southland Associates, Inc., Durham	
Centura Banks, Inc.	**Rocky Mount**
CBNC, Inc., Rocky Mount	
Centura Bank, Rocky Mount	
Centura Financial Services, Inc., Rocky Mount	
CFS Venture Corporation, Rocky Mount	
FCB Investments, Rocky Mount	
Mid–South Bank and Trust Company, Sanford	
PEPCO, Rocky Mount	
Community BancShares Inc.	**North Wilkesboro**
Wilkes National Bank, North Wilkesboro	
F & M Financial Corporation	**Granite Quarry**
F & M Investment Co., Inc., Granite Quarry	
F & M Services Inc., Salisbury	
Farmers & Merchants Bank, Granite Quarry	
Fidelity BancShares, (N.C.), Inc.	**Fuquay–Varina**
The Fidelity Bank, Fuquay–Varina	
First Bancorp	**Troy**
First Bank, Troy	
First Recovery, Troy	
Montgomery Data Services, Inc., Troy	
First Charter Corporation	**Concord**
First Charter National Bank, Concord	
First Citizens BancShares, Inc.	**Raleigh**
American Guaranty Insurance Company, Raleigh	
Atlantic Resorts Incorporated, Raleigh	
First–Citizens Bank & Trust Company, Raleigh	
First Citizens Mortgage Company, Raleigh	
Neuse, Incorporated, Raleigh	
Triangle Life Insurance Company, Raleigh	
First Commercial Holding Corporation	**Asheville**
First Commercial Bank, Asheville	
First Union Corporation	**Charlotte**
Capitol Credit Plan of North Carolina, Inc., Charlotte	
Capitol Finance Group, Inc., Charlotte	
First Union Brokerage Services, Inc., Charlotte	
First Union Commercial Corporation, Charlotte	
First Union Futures Corporation, Charlotte	
First Union Home Equity Corporation, Charlotte	
First Union Mortgage Corporation, Charlotte	

Corporation Name	Location
First Union National Bank of North Carolina, Charlotte	
First Union Securities, Inc., Charlotte	
FNB Corp.	**Asheboro**
The First National Bank and Trust Company, Asheboro	
FNB Financial Services Corporation	**Reidsville**
First National Bank of Reidsville, Reidsville	
Guaranty State Bancorp	**Durham**
Guaranty State Bank	
High Point Bank Corporation	**High Point**
High Point Bank and Trust Company, High Point	
LSB Bancshares, Inc.	**Lexington**
Lexington State Bank, Lexington	
Peoples Finance Company of Lexington, Inc., Lexington	
NationsBank Corporation	**Charlotte**
Carolina Mountain Holding Company, Charlotte	
Cash Flow, Inc., Charlotte	
DFF Funding I, Charlotte	
DFF Funding II, Charlotte	
DFF Funding III, Charlotte	
DFF Funding IV, Charlotte	
Export Funding Corporation, Charlotte	
Gateway Hotel Enterprises, Inc., Charlotte	
GFS Financial Service Joint Venture, Charlotte	
MAR, Inc., Charlotte	
Multi–State Properties, Inc., Charlotte	
NationsBanc Capital Markets, Inc., Charlotte	
NationsBanc Charlotte Center Associates, Charlotte	
NationsBanc Community Development Corporation, Charlotte	
NationsBanc–Corporate Center Associates, Charlotte	
NationsBanc Corporate Services, Inc.	
NationsBanc Dealer Leasing, Inc., Charlotte	
NationsBanc Enterprise, Inc., Charlotte	
NationsBanc Financial Services Corporation	
NationsBanc Futures Corporation, Charlotte	
NationsBanc Housing Fund Investment Corporation, Charlotte	
NationsBanc Insurance Company, Inc.	
NationsBanc Lease Investments, Inc., Charlotte	
NationsBanc Leasing Corporation, Charlotte	
NationsBanc Leasing Corporation of North Carolina, Charlotte	
NationsBanc Mortgage Corporation	
NationsBanc SBIC Corporation, Charlotte	
NationsBanc Securities, Inc., Charlotte	
NationsBanc Venture Corporation, Charlotte	
NationsCredit Financial Services Corporation	
NCNB Community Development Corporation, Charlotte	
NCNB Corporate Services, Inc., Charlotte	
NCNB Equity Corporation, Charlotte	
NCNB Lease International, Inc., Charlotte	

Corporation Name	Location
NCNB National Bank of North Carolina, Charlotte	
NCNB Overseas Corporation, Charlotte	
NCNB Properties, Inc., Charlotte	
NCNB Texas Bancorporation, Inc., Charlotte	
On Call, Inc., Charlotte	
Suburban Service Corporation, Charlotte	
Superior Life Insurance Company, Charlotte	
Third Ward Neighborhood Development Association, Charlotte	
TIM, Inc., Charlotte	
TRICO Investment, Inc., Charlotte	
VNB Capital Corporation, Charlotte	
Piedmont BancShares Corporation	**Winston-Salem**
Enterprise Financial Service Corporation, Winston-Salem	
Enterprise National Bank of the Piedmont, Winston-Salem	
Security Capital Bancorp	**Salisbury**
Citizens Savings, SSB, Concord	
First Cabarrus Corporation, Salisbury	
Home Savings Bank, SSB, Kings Mountain	
OMNIBANK, SSB, Salisbury	
Security Bank and Trust Company, Salisbury	
Southern Bancshares (N.C.) Inc.	**Mount Olive**
Goshen, Inc., Mount Olive	
Southern Bank & Trust Company, Mount Olive	
Southern National Corporation	**Lumberton**
Fay-Charl Corporation, Lumberton	
Southern International Corp., Charlotte	
Southern National Bank of North Carolina, Lumberton	
Southern National Investment Services, Charlotte	
Southern National Leasing Corp., Charlotte	
Southern National Mortgage Company, Lumberton	
SNB Savings Bank, Inc., Valdese	
Unified Investors Life Insurance Company, Lumberton	
Workmen's Service Corporation, Lumberton	
Stanly Capital Corp.	**Albemarle**
Bank of Stanly, Albemarle	
Corporate Data Services, Inc.	
The Strategic Alliance Corporation	
Triangle Bancorp, Inc.	**Raleigh**
Triangle East Bank, Raleigh	
Triangle Bank Leasing Corp., Raleigh	
United Carolina Bancshares Corporation	**Whiteville**
UCB Facilities Corporation, Whiteville	
UCB Investor Services, Inc., Whiteville	
United Carolina Bank, Whiteville	
United Premium Services, Inc., Whiteville	

Corporation Name	Location
Wachovia Corporation City Loans, Inc., Winston–Salem Greenville Agricultural Credit Corporation, Winston–Salem ORE, Inc., Winston–Salem Wachovia Auto Leasing Company of North Carolina. Winston–Salem Wachovia Bank of North Carolina, N.A., Winston–Salem Wachovia Corporate Services Inc., Winston–Salem Wachovia International Banking Corporation, Winston–Salem Wachovia Leasing Corporation, Winston–Salem Wachovia Mortgage Company, Winston–Salem Wachovia Operational Services Corporation, Winston–Salem Wachovia Securities, Inc., Winston–Salem Wachovia Trust Services, Inc., Winston–Salem Wachovia Video Financial Services Corporation, Winston–Salem	**Winston–Salem**

Out Of State Bank Holding Companies With Subsidiaries (Or Their Offices) Operating In The State Of North Carolina

Corporation Name	Location
Amity Bancorp Inc. Amity Loans, Inc.	**New Haven, Connecticut**
AmSouth Bancorporation AmSouth Mortgage Inc.	**Birmingham, Alabama**
Banc One Corporation Banc One Mortgage Corporation	**Columbus, Ohio**
BankAmerica Corporation Security Pacific Financial Services, Inc. Security Pacific Housing Services, Inc.	**San Francisco, California**
Bank of Boston Corporation BancBoston Financial Company BancBoston Mortgage Corporation	**Boston, Massachusetts**
BanPonce Corporation Spring Financial Mortgage Company Spring Financial Services, Inc.	**Hato Rey, Puerto Rico**
Barclays Bank PLC A. F. Real Estate Holdings, Inc. American Realty and Investment Company BarclaysAmerican/Mortgage Corporation Barclays Business Credit, Inc. Barclays Commercial Corporation Barclays Commercia Services Group, Inc. Eagle Real Estate Holdings, Inc.	**New York, New York**

Corporation Name	Location
NC–Eagle Property Holdings, Inc.	
S. P. Real Estate Holdings, Inc.	
Beneficial Corporation	**Wilmington, Delaware**
Beneficial Management Corporation of America	
Beneficial Mortgage Co. of North Carolina	
Beneficial North Carolina, Inc.	
Chemical Banking Corporation	**New York, New York**
Chemical Financial Corporation, Winston–Salem	
Chemical Residential Mortgage Corporation	
Chemical Securities, Inc., Charlotte	
CIT Group/Equipment Financing, Inc., Charlotte	
CIT Group/Factoring, Charlotte	
CIT Group/Sales Financing Inc., Charlotte	
Fleet Financial Group, Inc.	**Providence, Rhode Island**
Fleet Credit Corp.	
Fleet Finance, Inc.	
Fleet Mortgage Corporation	
Fleet Real Estate Funding Corp.	
Huntington Bancshares Incorporated	**Columbus, Ohio**
Huntington Acceptance Company	
Huntington Mortgage Company	
National Bank of Canada	**Montreal, Canada**
National Canada Finance Corporation	
National City Corporation	**Cleveland, Ohio**
National City Mortgage Company	
Norwest Corporation	**Minneapolis, Minnesota**
Norwest Financial America, Inc.	
Norwest Financial Leasing, Inc.	
Norwest Financial North Carolina, Inc.	
Norwest Financial North Carolina 1, Inc.	
Norwest Mortgage, Inc.	
PNC Bank Corp.	**Pittsburgh, Pennsylvania**
PNC Leasing Corporation	
Signet Banking Corporation	**Richmond, Virginia**
Signet Financial Corporation	
Signet Leasing and Financial Corporation	
State Street Bank Boston Corporation	**Boston, Massachusets**
Wendover Financial Services Corporation, Greensboro	
SouthTrust Corporation	**Birmingham, Alabama**
CK Insurance Agency, Concord	
First State Service Corporation, Inc., Concord	
Friendly Financial Center, Inc., Concord	
SouthTrust Bank of Central Carolina, Concord	

Corporation Name	Location
SouthTrust Bank of North Carolina, N.A., Raleigh	
The Dai-Ichi Kangyo Bank, Limited	**Tokyo, Japan**
The CIT Group/Commercial Services, Inc.	
The CIT Group / Equipment Financing, Inc.	
The CIT Group / Sales Financing, Inc.	
United Community Banks, Inc.	**Blairsville, Georgia**
Citizens Bank, Murphy	

1993 TRUST REPRESENTATIVE OFFICES OPERATING IN THE STATE OF NORTH CAROLINA

Trust Representative Offices

Bradford Trust Co.
330 Commerce Street
Nashville, Tennessee 37201
615/748–9213
President: Howard G. Safer
Date Of Entry Into NC: March 12, 1993

North Carolina Offices

J.C. Bradford & Co.
UCB Plaza Building
3605 Glenwood Avenue, Suite 100
Raleigh, NC 27612
919/787–2005
William H. Carter

J.C. Bradford & Co.
10 South Pack Square
Asheville, NC 28801
704/258–9860
Roger Aiken

J.C. Bradford & Co.
3008 South Church, Suite A
Burlington, NC 27215
910/584–1308
Jimmy Simmons

J.C. Bradford & Co.
6337 Morrison Boulevard
Charlotte, NC 28211
704/362–8200
Dick Austin

J.C. Bradford & Co.
2102 North Elm Street, Suite A
Greensboro, NC 27408
910/275–9676
Dave Kinne

J.C. Bradford & Co.
201 Commerce Street
Greenville, NC 27858
919/355–7500
Carl Blackwood

J.C. Bradford & Co.
1723 Brevard Highway
Laurel Park Village
Hendersonville, NC 28739
704/692–1322
Brenda McCleerey

J.C. Bradford & Co.
31 2nd Street, NW
Hickory, NC 28601
704/322–3410
Carl Cline

Trust Representative Offices

North Carolina Offices

J.C. Bradford & Co.
1725 North Main Street
High Point, NC 27262
910/885–4001
Tom Broadwater

J.C. Bradford & Co.
Ashcroft Commons
1415 Freeway Drive
Reidsville, NC 27320
910/342–5911
Sonny Williams

J.C. Bradford & Co.
310 Bridge Street
Smithfield, NC 27577
919/934–1225
Billy Wellons

J.C. Bradford & Co.
380 Knollwood Street, Suite 460
Winston–Salem, NC 27103
910/722–4177
Bob Hunt

Compass Bank (Formerly Central Bank of the South)
701 South 32nd Street
Birmingham, Alabama 35233
Date Of Entry Into NC: 1985

d/b/a Compass Fiduciary Services–
North Carolina
% Bank of Mecklenburg
2000 Randolph Road
Charlotte, NC 28207
704/375–2265
David Dunn

d/b/a Compass Fiduciary Services–
North Carolina
210 Valdese Avenue–Broad Oaks
Post Office Box 488
Morganton, NC 28655
704/433–7868
David Dunn

Frank Russell Trust Company
909 A Street
Tacoma, Washington 98402
800/426–9[illegible]06
President: [illegible]ynn Anderson
Date Of Entry Into NC: April 5, 1985

Frank Russell Trust Company
2000 West First Street, Suite 704
Winston–Salem, NC 27104
910/725–5058
James E. Martin

Merrill Lynch Trust Company (Florida)
50 North Laura Street, Suite 3650
Jacksonville, Florida 32202
904/634–6072
President: Michael Frank
Date Of Entry Into NC: October 9, 1990

Merrill Lynch Trust Company
Trust Representative Office
NationsBank Corporate Center
100 North Tryon Street, Suite 3600
Charlotte, NC 28202
704/339–2000
John C. Engler

Trust Representative Offices

Smith Barney Shearson Trust Company
461 Fifth Avenue
New York City, NY 10017
President: Brian T. McGirl
Date Of Entry Into NC: December 30, 1993

North Carolina Offices

Smith Barney Shearson Trust
Company–Trust Representative Office
%Smith Barney Shearson, Inc.
3101 Petty Road
University Tower
Durham, NC 27707
919/493–5559
Charles Anderson

TOTAL: 5

CONSUMER INDUSTRIES

CONSUMER FINANCE

THE NORTH CAROLINA CONSUMER FINANCE ACT

History

Until 1945, North Carolina had no legislation which regulated the activities of small loan companies. In response to allegations that "loan sharking" was rampant in North Carolina, the General Assembly in 1945 enacted Article 15 of Chapter 53 which empowered the State Banking Commission to supervise loan agencies or brokers. Although the General Assembly amended the legislation in 1955 and 1957, the law still did not sufficiently protect the borrowing public and contained loopholes which allowed questionable lending practices.

In order to correct these deficiencies, the General Assembly repealed the Small Loan Law and adopted the North Carolina Consumer Finance Act in 1961. This Act restricted the amount of insurance required on loans, set up a specific loan rate structure, and included a "convenience and advantage" clause. In addition to these provisions, the law required lenders to show financial responsibility and to maintain loanable assets of at least $25,000.

Current Law

Although various amendments to the Consumer Finance Act have increased the loan amount to its present $10,000 ceiling, restructured the computation of interest charges, and prohibited the use of real estate for collateral, the structure of the law and its purpose have essentially remained the same since its passage in 1961. Lenders who loan $10,000 or less and charge rates in excess of those permitted by Chapter 24 must obtain a license from the Commissioner of Banks. These lenders may choose to make loans under the following sections.

STATUTORY REFERENCE	AMOUNT OF LOAN
G.S. 53-173	$3,000 or less
G.S. 53-176	$10,000 or less

General Lender

For lenders who loan a cash advance of $3,000 or less, GS 53-173 allows maximum interest charges of 36% per year on that part of the unpaid principal balance which does not exceed $600 and 15% per year on that portion which is more than $600 but not more than the $3,000 ceiling. Annual percentage rates (APR) range from 21% to 36%.

Optional Rate Lender

Optional rate lenders, those who make cash advances of $10,000 or less, must adhere to the provisions of GS 53-176. This section of the Consumer Finance Acts permits maximum interest charges of 30% per year on that part of the unpaid principal balance which does not exceed $1,000 and 18% per year on the remainder which does not exceed $7,500. The APR on these loans ranges from 20% to 30%. If the principal balance is more than $7,500, the maximum rate is 18% per year on the entire loan.

NORTH CAROLINA CONSUMER FINANCE ACT LICENSEES

General Lenders under GS 53-173 with a Cash Advance of $3,000 or Less

Licensee	*Number Of Offices*	*Management Company*
Aeron F. Ferguson d.b.a. Stanly Financial Service 136 South 2nd Street Albemarle, NC 28001 704/983-3154 Aeron F. Ferguson, Owner	1	
Allied Finance Company of Kannapolis, Inc. 903 South Main Street Kannapolis, NC 28081 704/938-3275 Charles G. Ballard, President	3	
Allied Loan & Finance Co. of Greensboro, N.C., Inc. 104 Paisley Street Greensboro, NC 27401 919/274-0111 William J. Suttles, President	1	
American Credit Company 3005 South Memorial Drive Post Office Box 8025 Greenville, NC 27835 919/355-7100 Bruce Baker, President	1	
American Credit Company of Fayetteville 224 North McPherson Church Road Post Office Box 8025 Fayetteville, NC 28314 919/867-3378 Bruce Baker, President	1	American Credit Company
American Credit Company of Kinston 1006-B West Vernon Avenue Kinston, NC 28501 919/527-5787 Bruce Baker, President	1	American Credit Company
American Credit Company of Roanoke Rapids 1205 East 10th Street Roanoke Rapids, NC 27870 919/537-0066 Bruce Baker, President	1	American Credit Company

Licensee	*Number Of Offices*	*Management Company*
American Credit Company of Washington 139 West Third Street Washington, NC 27889 919/946-4700 Bruce Baker, President	1	American Credit Company
Amity Finance, Inc. 2477 East Ozark Avenue Gastonia, NC 28054 704/867-3643 H. R. Melton, President	1	
Amity Finance of Kings Mountain, Inc. 219 South Battleground Avenue Kings Mountain, NC 28086 704/739-1311 Walter M. Wade, Jr. President	1	Amity Finance, Inc.
Amity Finance of Mooresville, Inc. 236 North Main Street Mooresville, NC 28115 704/663-5533 Ronald G. Johnson, President	1	Amity Finance, Inc.
Amity Finance of Shelby, Inc. 514 West Dixon Boulevard Shelby, NC 28150 704/481-0111 William E. Blanton, President	1	Amity Finance, Inc.
Amity Finance of Troy, Inc. 440 Albemarle Road Troy, NC 27371 910/576-2200 C. R. Robinson, President	1	Amity Finance, Inc.
Cardinal Finance Company, Inc. 1116 West Broad Street Dunn, NC 28334 910/892-0422 Ben G. Best, President	1	
Cardinal Finance Co. of Albemarle, Inc. 114 East Main Street Albemarle, NC 28001 704/982-7014 John L. Giles, Vice President	1	
Cardinal Finance Company of Lumberton, Inc. 406 North Chestnut Street Lumberton, NC 28358 910/738-4557 John L. Giles, Vice President	1	

Licensee	Number Of Offices	Management Company
Cardinal Finance Co. of Rockingham, Inc. 633 Broad Avenue Rockingham, NC 28379 919/895-4606 John L. Giles, Vice President	1	
Cardinal Finance Company of of Whiteville, Inc. 604 South Madison Street Whiteville, NC 28472 910/642-5174 John L. Giles, Vice President	1	
Carolina Finance Company of Tarboro, N.C., Inc. 423 Main Street Tarboro, NC 27886 919/823-1445 Chester Baker, President	1	
Carolina Loans of Laurinburg, Inc. 1781 South Main Street Laurinburg, NC 28352 910/276-6375 Jerry O. Williams, President	1	
Century Finance, Inc. 618 North Bickett Blvd. Louisburg, NC 27549 919/496-1934 Ronald Wayne Smith, President	1	Rocky Mount Finance, Inc. 1253 Independence Drive Rocky Mount, NC 27804 919/977-1934
Choice Finance and Loan Co., Inc. Hwy 74 West P. O. Box 221 Wadesboro, NC 28170 704/694-9444 James A. Martin, President	1	
Classic Finance, Inc. 262 East Main Street Elkin, NC 28621 919/835-4422 Bobby J. Hawkins, President	2	
Coastal Finance Company of Morehead City, N.C., Inc. 807 Arendell Street Morehead City, NC 28557 919/726-9126 Council R. Renfrow, President	1	

Licensee	Number Of Offices	Management Company
Coastal Finance Company of Shallotte, N.C., Inc. #3 Eastgate Square Shallotte, NC 28459 919/754-8188 Council R. Renfrow, President	1	Coastal Finance Company of Morehead City, N. C., Inc.
Coastal Finance Company of Wilmington, N.C., Inc. 3602 Market Street Wilmington, NC 28403 919/251-0100 Council R. Renfrow, President	1	Coastal Finance Company of Morehead City, N.C., Inc.
Family Credit Corp. 215 West Railroad Street Post Office Box 520 Bethel, NC 27812 919/825-0116 Ferrell L. Blount III, President	1	M. O. Blount & Sons, Inc. 219 West Railroad Street Post Office Box 400 Bethel, NC 27812 919/825-3701
FCA of Hamlet, Inc. 801 East Broad Avenue Rockingham, NC 28379 910/582-3491 D. B. Goodman, President	1	
First Grant Financial, Inc. 300-C North Main Street Hendersonville, NC 28793 704/697-2543 G. T. Grant, President	1	
Freedom Credit of Rockingham, Inc. 1210-A Rockingham Road Rockingham, NC 28379 910/997-2231 Jerry O. Williams, President	1	
Globe Finance Company 115 East Main Street Durham, NC 27701 919/688-4221 Jack B. Penny, Owner	1	
Holiday Finance, Inc. 800 Centergrove Road Post Office Box 61 Kannapolis, NC 28082 704/932-3162 Larry W. Shive, President	1	

Licensee	Number Of Offices	Management Company
Holiday Finance of Statesville, Inc. 220 South Center Street Statesville, NC 28677 704/873-4127 William M. Grubb, President	1	Holiday Finance, Inc.
Home Finance Co., Inc. 936 Roanoke Avenue Roanoke Rapids, NC 27870 919/535-5200 Albert J. Matta, President	1	
Imperial Finance Company of Goldsboro, Inc. d.b.a. Imperial Finance Company 129 North Third Street Post Office Box 2006 Smithfield, NC 27577 919/934-9124 Edward C. Vinson, President	1	
Kinlaw Finance Co. of Lumberton, N. C., Inc. 412 North Chestnut Street Lumberton, NC 28358 910/739-0213 Jerry E. Kinlaw, Sr., President	1	
L. G. Wright, Sam D. Bell, et al d.b.a. Cape Fear Finance Co. 356 Cape Fear Plaza Fayetteville, NC 28301 919/483-6010 L. G. Wright, General Partner	1	L. O. Bloomfield 2641 Jarrell Road Dallas, GA 30132 404/445-2687
Marion Credit Company, Inc. 230 South Main Street Marion, NC 28752 704/652-3661 Edwin E. Rankin, President	1	
Mercury Finance Company of North Carolina John N. Brincat, President	3	Mercury Finance Company 40 Skokie Boulevard Northbrook, IL 60062 708/564-3720
Mid-East Acceptance Corporation 3015 South Memorial Drive Greenville, NC 27834 919/756-9768 Ruby J. Nethercutt, President	2	

Licensee	Number Of Offices	Management Company
Mitchell Credit Company, Inc. 129 Oak Avenue Spruce Pine, NC 28777 704/765-9436 Edwin E. Rankin, President	2	Marion Credit Company, Inc. 230 South Main Street Marion, NC 28752 704/652-3661
Nashville Acceptance Corporation 710 Church Street Nashville, NC 27856 910/459-2176 Cecil N. Harrell, President	1	
National Finance Company, Inc. Bobby R. Hall, President	21	National Finance Company, Inc. 1500 South Horner Boulevard Post Office Box 40 Sanford, NC 27331 919/775-3452
Nordan Finance Company 311 Vance Street Clinton, NC 28328 910/592-5744 Lexie G. Nordan, President	1	
Northeastern Finance Company of Enfield, Inc. 125 Whitfield Street Enfield, NC 27823 919/445-2100 Cecil N. Harrell, President	1	
North State Finance Company of Goldsboro, N.C., Inc. 716-B East Ash Street Goldsboro, NC 27530 919/734-7311 Edward C. Vinson, President	1	
Rachel H. Almond d.b.a. Local Finance Company 304 South Second Street Albemarle, NC 28001 704/982-6350 Rachel H. Almond, Owner	1	
Reidsville Financial Services, Inc. 138 South Scales Street Reidsville, NC 27320 910/349-4303 Irene F. Page, President	1	

Licensee	Number Of Offices	Management Company
Rocky Mount Finance, Inc. 1253 Independence Drive Rocky Mount, NC 27804 919/977-1934 Al J. Pridgen, Jr., President	3	
Royalty Management Corporation t/a Royalty Finance 210 South Broad Street Post Office Box 916 Edenton, NC 27932 919/482-8436 Dalton L. Furlough, President	3	
Sandhill Finance Company, Inc. 972-A South Bennett Street Post Office Box 1663 Southern Pines, NC 28387 910/692-2816 Lester Shelton, President	3	
Security Finance Company of New Bern, N.C., Inc. 402 Tryon Palace Drive Post Office Box 1022 New Bern, NC 28560 919/633-5363 Jean E. West, President	1	
Security Finance Corporation of Lincolnton d.b.a. SecurityFinancial Services C. D. Turner, President	10	Security Finance Corporation of Spartanburg 204 East Main Street Post Office Drawer 811 Spartanburg, SC 29304 803/582-8195
Southern Finance Company 331 West Main Street Durham, NC 27701 919/688-4659 Mrs. H. R. Wilkerson, Owner	1	
Southland Factors Company 116 East Kivett Drive High Point, NC 27260 910/884-1648 Gladys S. Smith, Owner	1	
Superior Loan & Finance Co., Inc. 309 East Main Street Lincolnton, NC 28092 704/735-8016	1	

Licensee	Number Of Offices	Management Company
Elliott Beal, President		
The Best Loan Co., Inc. 115 West Martin Street Wadesboro, NC 28170 704/694-2518 William D. Hightower, President	1	
The Money Shoppe, Inc. 104 East Pine Street Graham, NC 27253 910/227-0415 Larry D. Dickey, President	1	
Thrift Management, Inc. d.b.a. Thirft Loan & Finance 103 North Rutherford Street Wadesboro, NC 28170 704/694-3619 Anne Covington, President	1	
U. F. Wilson Finance Company 113 East Main Street Post Office Box 1601 Durham, NC 27702 919/688-1954 Estelle N. Wilson, General Partner	1	
Union Credit Company 1307 Skyway Drive Monroe, NC 28110 704/283-1576 Aeron F. Ferguson, President	2	
Wagner Financial Services, Inc. 834 West Fourth Street Winston-Salem, NC 27101 910/724-3127 Louis E. Wagner, President	2	
Warren Finance Services, Inc. 126 North Main Street Post Office Box 177 Warrenton, NC 27589 919/257-1405 Graham V. Boyd, President	1	
Whiteville Finance Company 603 South Madison Street Whiteville, NC 28472 910/642-6157 Angus H. Monds, President	1	

TOTAL LICENSEES - 64
TOTAL OFFICES - 108
DECEMBER 31, 1993

NORTH CAROLINA CONSUMER FINANCE LICENSEES

General Lenders under GS 53-176 with a Cash Advance of $10,000 or Less

Licensee	*Number Of Offices*	*Management Company*
American General Finance of America, Inc. Daniel Leitch, III, President	95	American General Finance, Inc. 601 NW Second Street Post Office Box 59 Evansville, IN 47701 812/424-8031
Associates Financial Services Company of North Carolina, Inc. J. M. McQuillan, President	33	Associates Financial Services Company, Inc. Post Office Box 660237 Dallas, TX 75266-0237 214/541-4000
Auto Finance Company, Inc. 503 West Wilkinson Boulevard Belmont, NC 28012 704/825-1667 Raymond D. Petty, Sr., President	1	
Avco Financial Services of Fayetteville, Inc. Gaylord E. Francis, President	29	Avco Financial Services, Inc. 3349 Michelson Drive Post Office Box 19701 Irvine, CA 92715-1606 714/553-1200
Beneficial North Carolina Inc. Wayne B. Hinson, President	30	Beneficial Management Corporation 200 Beneficial Center Peapack, NJ 07977 908/781-3305
Blazer Financial Services, Inc. L. Vane Carroll, President	26	Great Western Consumer Finance Group Hidden River Corporate Park 8900 Grand Oak Circle Tampa, FL 33637-1050 813/632-4500
Blazer Financial Services, Inc. of North Carolina L. Van Carroll, President	6	Great Western Consumer Finance Group
Carolina Credit Corporation of Princeton Highway 70 East Post Office Box 308 Princeton, NC 27569 919/936-1011 Charles V. Woodard, President	1	

Licensee	Number Of Offices	Management Company
Caswell Financial Services, Inc. Highway 86, Hillcrest Shopping Center Post Office Drawer 1107 Yanceyville, NC 27379 910/694-4464 William L. Pryor, Jr., President	1	
City Finance Company Inc. of Goldsboro, North Carolina 716-D East Ash Street Goldsboro, NC 27530 919/735-5533 R. Gene West, President	2	Branch Banking and Trust Company 223 West Nash Street Wilson, NC 27893 919/399-4111
City Finance Company d.b.a. Safeway Finance Corporation of North Carolina L. Vane Carroll, President	20	Great Western Consumer Finance Group Hidden River Corporate Park 8900 Grand Oak Circle Tampa, Fl 33737-1050 813/632-4500
Colonial Credit, Inc. 207 South Broad Street Post Office Box 489 Edenton, NC 27932 919/482-3808 John F. Habit, President	1	
Commercial Credit Corporation NC R. W. Lamm, President	77	Commercial Credit Company 300 St. Paul Place Baltimore, MD 21202 301/332-3000
Consumer Financial Services, Inc. 119 South Van Buren Road Post Office Box 911 Eden, NC 27288 910/627-9696 H. Tim Jenkins, President	1	
County Finance Company, Inc. 128 East Elm Street Graham, NC 27253 910/228-1333 Bonnie Holt, President	1	
First Security Credit Corporation 214-A Oak Avenue Kannapolis, NC 28081 704/933-8800 Lloyd G. Gurley, President	2	Security Bank and Trust Company Post Office Box 2189 Salisbury, NC 28144 704/633-7800

Licensee	Number Of Offices	Management Company
Fleet Finance, Inc. d.b.a. Fleet Financenter R. Harold Owens, President	13	Fleet Finance, Inc. 30 Perimeter Park Atlanta, GA 30341 404/452-2200
Greene Finance Corporation 141 North Main Street Post Office Box 630 Mount Airy, NC 27030 910/789-9191 W. Harris Greene, President	1	
Home Credit Corporation, Inc. 939-B West Andrews Avenue Henderson, NC 27536 919/492-5599 James W. Crawford, III, Chairman R. David Reese, President	1	
Household Finance Corporation III R. F. Elliott, President	12	Household Finance Corporation 2700 Sanders Road Prospect Heights, IL 60070 312/564-5000
Imperial Finance Company of Mount Olive, Incorporated 507-A Breazeale Avenue Mount Olive, NC 28365 919/658-5051 Russell Vinson, Jr., President	1	
Imperial Finance Company of Shelby, Inc. d.b.a. Imperial Insurance & Finance Company 125 North Lafayette Street Shelby, NC 28150 704/482-0357 Gerald W. Witherspoon, President	1	
Ken-Mar Finance, Inc. 533 East Ash Street Goldsboro, NC 27530 919/735-3611 Ken Davis, President	2	
Kentucky Finance Co., Inc. H. Chris Baker, President	10	Kentucky Finance Co., Inc. Kincaid Towers Lexington, KY 40507 606/253-5800
M & J Loans, Inc. 409 South LaFayette Street Post Office Box 7 Shelby, NC 28150 704/487-4141 John E. Paksoy, President	1	

Licensee	Number Of Offices	Management Company
Metrolina Credit Company of Burlington, Inc. 2260 South Church Street, Suite 102 Post Office Box 916 Burlington, NC 27216 910/570-3474 Paul T. Nance, President	1	
Metrolina Credit Company of Winston-Salem, Inc. 506 Idol Street, Suite 101 Post Office Box 5762 High Point, NC 27262 910/889-6894 Elmer L. Taylor, President	1	
Metrolina Financial Services, Inc. Post Office Box 226 118 East Wilkinson Boulevard, Suite D Belmont, NC 28012 704/825-1330 David M. Nance, President	1	
NationsCredit Financial Services Corporation of America R. P. Kile, President	28	NationsCredit Financial Services 1105 Hamilton Street Allentown, PA 18101
Norwest Financial North Carolina, Inc. Steve R. Wagner, President	18	Norwest Financial, Inc. 206 Eighth Street Des Moines, IA 50309 515/243-2131
Peoples Finance Company of Lexington, Inc. 203 East Center Street Lexington, NC 27293 704/249-3302 Robert F. Lowe, President	1	Lexington State Bank 1 LSB Plaza Post Office Box 867 Lexington, NC 27293-0867 704/246-6500
Quality Finance Co., Inc. George Jeffreys, President	6	Quality Finance Co., Inc. Post Office Drawer K Goldsboro, NC 27533 919/736-7505
Regional Acceptance Corporation W. R. Stallings, President	15	Regional Acceptance Corporation 3004 South Memorial Drive Greenville, NC 27834 919/756-2148
Security Pacific Financial Services Inc. M. Faye Wilson, President	2	Security Pacific Financial Services Inc. 10089 Willow Creek Road San Diego, CA 92131 619/578-6150

Licensee	Number Of Offices	Management Company
Spring Financial Services, Inc. T. J. Fitzpatrick, President	13	Spring Financial Services, Inc. 523 Fellowship Road Suite 220 Mt. Laurel, NJ 08054 609/273-1119
Time Investment Corporation t/a Time Financing Corporation Royce E. Everett, Jr., President	8	Time Investment Corporation 300 East Arlington Boulevard Suite 6B Post Office Box 6065 Greenville, NC 27835 919/756-0496
Transamerica Financial Corporation A. C. Meich, President	12	Transamerica Finance Group, Inc. 1150 South Olive Street Post Office Box 2494 Los Angeles, California 90051 213/742-4756
TranSouth Financial Corporation Dennis L. Craft, President	28	TranSouth Financial Corporation Post Office Box 660237 Dallas, TX 75266-0237 214/541-4016
United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc. Bill G. Beaver, President	19	United Financial Services, Inc. 5950 Fairview Road Suite 203 Charlotte, NC 28210 704/554-9280
Welcome Finance Company, Inc. Richard A. Mendenhall, President	13	Welcome Finance Company, Inc. 112 West Center Street Post Office Box 391 Mebane, NC 27302 919/563-5501

TOTAL LICENSEES - 40
TOTAL OFFICES - 534
DECEMBER 31, 1993

SUMMARIES OF INDIVIDUAL REPORTS OF CONSUMER FINANCE LICENSEES UNDER GS 53–173 & 176

THE FIGURES IN THIS REPORT ARE COMPLIED FROM
REPORTS SUBMITTED BY LICENSEES AND ARE
UNAUDITED BY THE COMMISSIONER OF BANKS.

LOANS RECEIVABLE OF LENDERS UNDER GS 53-173 & 176

642 Lenders Making Loans with a Cash Advance of $10,000 or Less

DECEMBER 31, 1993

Town	Name Of Company	Loans Receivable
Aberdeen	American General Finance of America, Inc.	$ 2,266,512
Ahoskie	Beneficial North Carolina Inc.	1,507,215
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,297,350
	Commercial Credit Corporation NC	2,326,234
	Mid-East Acceptance Corporation *	506,278
	Regional Acceptance Corporation	1,805,094
Albemarle	Aeron F. Ferguson * d.b.a. Stanly Financial Service	136,090
	American General Finance of America, Inc.	2,321,482
	Associates Financial Services Company of North Carolina, Inc.	1,280,592
	Cardinal Finance Company of Albemarle, Inc. *	424,840
	Commercial Credit Corporation NC	5,114,201
	National Finance Company, Inc. *	521,419
	Rachel H. Almond * d.b.a. Local Finance Company	94,883
	Welcome Finance Company, Inc.	1,250,904
Asheboro	American General Finance of America, Inc.	1,587,140
	Associates Financial Services Company of North Carolina, Inc.	1,597,363
	Avco Financial Services of Fayetteville, Inc.	2,397,412
	Beneficial North Carolina Inc.	1,038,403
	Blazer Financial Services, Inc.	2,263,131
	Commercial Credit Corporation NC	2,893,589
	Spring Financial Services, Inc.	374,323
	TranSouth Financial Corporation	1,471,833
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,214,737
Asheville	American General Finance of America, Inc. (2 Offices)	6,358,262
	Associates Financial Services Company of North Carolina, Inc.	2,639,409
	Beneficial North Carolina Inc.	1,038,910
	Blazer Financial Services, Inc.	1,614,962
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	3,662,649

Town	Name Of Company	Loans Receivable
Asheville	Commercial Credit Corporation NC (2 Offices)	$ 10,749,253
	Household Finance Corporation III	144,083
	Kentucky Finance Co., Inc.	2,380,701
	NationsCredit Financial Services Corporation of America	299,801
	Norwest Financial North Carolina, Inc.	2,795,894
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	170,304
	Transamerica Financial Corporation	101,577
	TranSouth Financial Corporation (2 Offices)	3,282,892
Beaufort	Time Investment Corporation T/A Time Financing Service	1,071,812
Belmont	Auto Finance Company, Inc.	165,973
	Metrolina Financial Services, Inc.	455,289
Benson	Quality Finance Company, Inc.	888,679
Bethel	Family Credit Corp. *	386,125
Black Mountain	Commercial Credit Corporation NC	3,472,843
Boone	Commercial Credit Corporation NC	1,929,200
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	776,659
	Welcome Finance Company, Inc.	800,906
Brevard	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,004,680
	TranSouth Financial Corporation	1,465,142
Burlington	American General Finance of America, Inc. (2 Offices)	6,201,428
	Associates Financial Services Company of North Carolina, Inc.	1,716,084
	Avco Financial Services of Fayetteville, Inc.	5,504,135
	Beneficial North Carolina Inc.	2,459,556
	Blazer Financial Services, Inc.	2,003,967
	Commercial Credit Corporation NC (2 Offices)	8,358,269
	Fleet Finance, Inc. d.b.a. Fleet Financenter	1,462,307
	Kentucky Finance Co., Inc.	2,730,318
	Metrolina Credit Co. of Burlington, Inc.	69,504
	National Finance Company, Inc. *	230,287
	Norwest Financial North Carolina, Inc.	1,638,425
	Welcome Finance Company, Inc.	1,306,900
Burnsville	Mitchell Credit Company, Inc. *	554,888

Town	Name Of Company	Loans Receivable
Canton	TranSouth Financial Corporation	$ 2,011,658
Carrboro	Commercial Credit Corporation NC	180,877
Cary	Commercial Credit Corporation NC	3,973,020
Charlotte	American General Finance of America, Inc. (5 Offices)	12,033,175
	Associates Financial Services Company of North Carolina, Inc. (2 Offices)	3,867,122
	Avco Financial Services of Fayetteville, Inc. (2 Offices)	5,004,874
	Beneficial North Carolina Inc. (2 Offices)	2,307,580
	Blazer Financial Services of North Carolina, Inc.	1,829,397
	Blazer Financial Services, Inc. (2 Offices)	3,376,145
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,370,546
	Commercial Credit Corporation NC (5 Offices)	21,286,945
	Fleet Finance, Inc. d.b.a. Fleet Financenter	4,345,412
	Household Finance Corporation III (2 Offices)	813,041
	NationsCredit Financial Services Corporation of America (3 Offices)	2,467,665
	Norwest Financial North Carolina, Inc. (3 Offices)	3,852,828
	Security Pacific Financial Services, Inc.	1,239,806
	Spring Financial Services, Inc.	958,587
	Transamerica Financial Corporation	912,223
Cherryville	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,431,132
Clayton	Time Investment Corporation T/A Time Financing Service	874,173
Clinton	American General Finance of America, Inc.	1,641,201
	Beneficial North Carolina Inc.	2,064,493
	Commercial Credit Corporation NC	2,436,198
	National Finance Company, Inc. *	572,033
	Nordan Finance Company *	477,507
	Quality Finance Co., Inc.	1,096,682
	TranSouth Financial Corporation	1,418,748
Concord	American General Finance of America, Inc.	2,733,789
	Associates Financial Services Company of North Carolina, Inc.	1,760,029
	Avco Financial Services of Fayetteville, Inc.	3,223,702
	Blazer Financial Services, Inc.	910,092
	Commercial Credit Corporation NC	3,444,778

Town	Name Of Company	Loans Receivable
Concord	First Security Credit Corporation	$ 511,397
	National Finance Company, Inc. *	394,516
	NationsCredit Financial Services Corporation of America	951,665
	Union Credit Company *	63,690
Conover	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	273,921
Dunn	American General Finance of America, Inc.	2,017,797
	Associates Financial Services Company of North Carolina, Inc.	1,354,951
	Cardinal Finance Company, Inc. *	262,555
	Commercial Credit Corporation NC	2,584,435
	National Finance Company, Inc. *	431,036
Durham	American General Finance of America, Inc. (2 Offices)	4,773,905
	Avco Financial Services of Fayetteville, Inc.	1,964,023
	Beneficial North Carolina Inc. (2 Offices)	4,068,165
	Blazer Financial Services, Inc.	2,258,173
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,072,646
	Commercial Credit Corporation NC (2 Offices)	8,491,870
	Globe Finance Company *	66,524
	Household Finance Corporation III	250,819
	National Finance Company, Inc. *	472,805
	NationsCredit Financial Services Corporation of America	651,377
	Norwest Financial North Carolina, Inc.	1,461,978
	Southern Finance Company *	74,970
	Spring Financial Services, Inc.	839,281
	Transamerica Financial Corporation	610,846
	TranSouth Financial Corporation	1,008,858
	U. F. Wilson Finance Company *	90,249
Eden	American General Finance of America, Inc.	3,835,002
	Beneficial North Carolina Inc.	1,363,708
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,623,599
	Consumer Financial Services, Inc.	1,141,404
Edenton	Colonial Credit, Inc.	302,233
	Royalty Management Corporation * T/A Royalty Finance	822,161

Town	Name Of Company	Loans Receivable
Edenton	Time Investment Corporation T/A Time Financing Service	$ 1,059,952
Elizabeth City	American General Finance of America, Inc.	1,629,073
	NationsCredit Financial Services Corporation of America	3,468,225
	Regional Acceptance Corporation	1,990,883
	Time Investment Corporation T/A Time Financing Service	630,173
Elizabethtown	American General Finance of America, Inc.	2,182,946
	TranSouth Financial Corporation	1,855,329
Elkin	American General Finance of America, Inc.	3,653,455
	Associates Financial Services Company of North Carolina, Inc.	1,565,232
	Classic Finance, Inc. *	1,354,518
Enfield	Northeastern Finance Company of Enfield, Inc. *	572,057
Fayetteville	American Credit Company of Fayetteville	771,106
	American General Finance of America, Inc. (3 Offices)	6,678,209
	Associates Financial Services Company of North Carolina, Inc.	2,025,322
	Avco Financial Services of Fayetteville, Inc. (3 Offices)	11,325,117
	Beneficial North Carolina Inc. (2 Offices)	5,420,161
	Blazer Financial Services, Inc.	2,838,046
	Commercial Credit Corporation NC (2 Offices)	9,722,363
	Household Finance Corporation III	1,048,960
	L. G. Wright, Sam D. Bell, et. al. * d.b.a. Cape Fear Finance Co.	1,547,351
	Mercury Finance Company of North Carolina *	425,299
	NationsCredit Financial Services Corporation of America	3,285,070
	Norwest Financial North Carolina, Inc.	2,251,929
	Spring Financial Services, Inc.	445,935
	Transamerica Financial Corporation	648,508
Forest City	American General Finance of America, Inc.	2,362,666
	Associates Financial Services Company of North Carolina, Inc.	2,867,426
	Avco Financial Services of Fayetteville, Inc.	3,593,882
	TranSouth Financial Corporation	1,621,010
	Welcome Finance Company, Inc.	1,069,189
Franklin	American General Finance of America, Inc.	1,179,578
Garner	Associates Financial Services Company of North Carolina, Inc.	1,637,507
	Blazer Financial Services, Inc.	1,462,592

Town	Name Of Company	Loans Receivable
Garner	Regional Acceptance Corporation	$ 1,615,301
Gastonia	American General Finance of America, Inc. (2 Offices)	3,565,525
	Amity Finance, Inc. *	1,450,476
	Associates Financial Services Company of North Carolina, Inc. (2 Offices)	4,158,681
	Blazer Financial Services, Inc.	2,613,726
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,294,691
	Commercial Credit Corporation NC (2 Offices)	8,760,096
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,676,926
	Household Finance Corporation III	262,655
	Kentucky Finance Co., Inc.	2,799,818
	NationsCredit Financial Services Corporation of America	1,839,110
	TranSouth Financial Corporation	960,133
Goldsboro	American General Finance of America, Inc. (2 Offices)	4,129,415
	Avco Financial Services of Fayetteville, Inc.	3,637,808
	Beneficial North Carolina Inc.	1,728,463
	Blazer Financial Services, Inc.	1,827,752
	City Finance Company Inc. of Goldsboro, North Carolina	2,177,874
	Commercial Credit Corporation NC	6,017,218
	Household Finance Corporation III	414,296
	Ken-Mar Finance, Inc.	1,000,366
	NationsCredit Financial Services Corporation of America	3,522,728
	North State Finance Company of Goldsboro, N.C., Inc. *	360,596
	Transamerica Financial Corporation	975,540
	TranSouth Financial Corporation	1,409,082
Graham	County Finance Company, Inc.	547,921
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	290,906
	The Money Shoppe, Inc. *	471,359
Greensboro	Allied Loan & Finance Co. of Greensboro, N.C., Inc. *	134,361
	American General Finance of America, Inc. (4 Offices)	12,104,223
	Associates Financial Services Company of North Carolina, Inc.	1,538,280
	Avco Financial Services of Fayetteville, Inc. (2 Offices)	7,271,839
	Beneficial North Carolina Inc.	1,865,775
	Blazer Financial Services, Inc. (2 Offices)	3,695,557

Town	Name Of Company	Loans Receivable
Greensboro	Blazer Financial Services, Inc. of North Carolina	$ 1,736,405
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,089,799
	Commercial Credit Corporation NC (3 Offices)	13,764,104
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,357,097
	Household Finance Corporation III	25,005,753
	Kentucky Finance Co., Inc.	2,235,704
	NationsCredit Financial Services Corporation of America (2 Offices)	1,237,091
	Norwest Financial North Carolina, Inc. (2 Offices)	2,099,518
	Regional Acceptance Corporation	0
	Spring Financial Services, Inc.	298,528
	Transamerica Financial Corporation	606,537
	TransSouth Financial Corporation	106,621
	Wagner Financial Services, Inc. * d.b.a. Credit loan & Finance Company	362,228
Greenville	American Credit Company *	1,591,029
	American General Finance of America, Inc. (2 Offices)	5,117,544
	Associates Financial Services Company of North Carolina, Inc.	1,624,194
	Avco Financial Services of Fayetteville, Inc.	1,816,139
	Beneficial North Carolina Inc.	1,832,536
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,882,821
	Commercial Credit Corporation NC	5,605,183
	Mid-East Acceptance Corporation *	944,107
	National Finance Company, Inc. *	651,821
	NationsCredit Financial Services Corporation of America	2,213,551
	Regional Acceptance Corporation	1,949,416
	Spring Financial Services, Inc.	181,814
	Transamerica Financial Corporation	805,764
Havelock	Avco Financial Services of Fayetteville, Inc.	3,280,926
	Commercial Credit Corporation NC	3,430,016
Henderson	American General Finance of America, Inc.	2,161,325
	Avco Financial Services of Fayetteville, Inc.	3,362,333
	Beneficial North Carolina Inc.	2,034,775
	Commercial Credit Corporation NC	4,282,592

Town	Name Of Company	Loans Receivable
Henderson	Fleet Finance, Inc. d.b.a. Fleet Financenter	$ 2,628,346
	Home Credit Corporation, Inc.	2,325,340
	NationsCredit Financial Services Corporation of America	1,032,395
	Regional Acceptance Corporation	852,043
	Welcome Finance Company, Inc.	1,310,520
Hendersonville	American General Finance of America, Inc.	2,329,318
	Associates Financial Services Company of North Carolina, Inc.	1,138,207
	Blazer Financial Services, Inc.	1,510,592
	Commercial Credit Corporation NC	1,165,932
	First Grant Financial, Inc. *	283,048
	NationsCredit Financial Services Corporation of America	406,373
	TranSouth Financial Corporation	1,847,302
	Welcome Finance Company, Inc.	1,423,056
Hickory	American General Finance of America, Inc.	2,841,494
	Associates Financial Services Company of North Carolina, Inc. (2 Offices)	4,766,146
	Avco Financial Services of Fayetteville, Inc.	3,472,646
	Blazer Financial Services, Inc.	1,383,981
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,079,370
	Commercial Credit Corporation NC (2 Offices)	8,860,408
	NationsCredit Financial Services Corporation of America	405,469
	Transamerica Financial Corporation	42,868
	TranSouth Financial Corporation	1,091,200
	Welcome Finance Company, Inc.	994,667
High Point	American General Finance of America, Inc.	3,968,740
	Associates Financial Services Company of North Carolina, Inc.	1,488,056
	Avco Financial Services of Fayetteville, Inc.	3,207,310
	Beneficial North Carolina Inc.	1,168,255
	Blazer Financial Services, Inc.	1,639,671
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,536,444
	Commercial Credit Corporation NC	4,681,224
	Metrolina Credit Company of Winston-Salem, Inc.	150,191
	NationsCredit Financial Services Corporation of America	1,405,573
	Norwest Financial North Carolina, Inc.	895,718

Town	Name Of Company	Loans Receivable
High Point	Regional Acceptance Corporation	$ 0
	Southland Factors Company *	844,241
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	709,494
Hope Mills	Commercial Credit Corporation NC	2,953,730
Hudson	American General Finance of America, Inc.	4,224,500
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	544,508
Jacksonville	American General Finance of America, Inc.	2,205,074
	Avco Financial Services of Fayetteville, Inc.	6,246,651
	Beneficial North Carolina Inc.	1,781,670
	Commercial Credit Corporation NC	6,297,234
	Household Finance Corporation III	747,662
	Mercury Finance Company of North Carolina *	1,276,862
	NationsCredit Financial Services Corporation of America	727,491
	Regional Acceptance Corporation	1,886,813
Jefferson	American General Finance of America, Inc.	2,971,845
Kannapolis	Allied Finance Company of Kannapolis, Inc. *	381,644
	Blazer Financial Services, Inc. of North Carolina	1,237,627
	Commercial Credit Corporation NC	6,374,398
	First Security Credit Corporation	916,396
	Holiday Finance, Inc. *	927,058
	Norwest Financial North Carolina, Inc.	1,071,589
	TranSouth Financial Corporation	1,283,606
Kernersville	American General Finance of America, Inc.	2,446,453
	Commercial Credit Corporation NC	2,612,835
Kings Mountain	Amity Finance of Kings Mountain, Inc. *	1,373,439
Kinston	American Credit Company of Kinston *	644,905
	American General Finance of America, Inc. (2 Offices)	6,064,127
	Associates Financial Services Company of North Carolina, Inc.	2,062,614
	Beneficial North Carolina Inc.	5,368,108
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	2,134,595
	City Finance Company Inc. of Goldsboro, North Carolina	1,951,126
	Commercial Credit Corporation NC (2 Offices)	14,194,565
	National Finance Company, Inc. *	431,792

Town	Name Of Company	Loans Receivable
Kinston	NationsCredit Financial Services Corporation of America	$ 2,274,891
Laurinburg	American General Finance of America, Inc.	4,417,567
	Carolina Loans of Laurinburg, Inc. *	864,654
	Commercial Credit Corporation NC	4,391,671
	National Finance Company, Inc. *	756,691
	TranSouth Financial Corporation	2,836,631
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	904,343
Lenoir	American General Finance of America, Inc.	2,382,347
	Blazer Financial Services, Inc.	1,817,614
	Commercial Credit Corporation NC	2,660,985
	Spring Financial Services, Inc.	1,448,704
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,732,358
	Welcome Finance Company, Inc.	1,458,444
Lexington	American General Finance of America, Inc.	0
	Blazer Financial Services, Inc.	2,323,098
	Commercial Credit Corporation NC	5,577,912
	Peoples Finance Company of Lexington, Inc.	660,198
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	515,736
Lincolnton	American General Finance of America, Inc.	1,953,024
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	961,019
	Superior Loan & Finance Co., Inc. *	663,745
Louisburg	Century Finance, Inc. *	814,674
	Time Investment Corporation T/A Time Financing Service	1,498,130
Lumberton	American General Finance of America, Inc. (2 Offices)	6,640,742
	Cardinal Finance Company of Lumberton, Inc. *	747,541
	Commercial Credit Corporation NC	2,712,938
	Kentucky Finance Co., Inc.	2,095,077
	Kinlaw Finance Company of Lumberton, N.C. Inc. *	452,157
	National Finance Company, Inc. *	677,365
	Norwest Financial North Carolina, Inc.	1,942,187
	TranSouth Financial Corporation	1,758,271
Madison	American General Finance of America, Inc.	3,541,699

Town	Name Of Company	Loans Receivable
Marion	Kentucky Finance Co., Inc.	$ 3,071,218
	Marion Credit Company, Inc. *	1,265,666
Matthews	American General Finance of America, Inc.	1,366,572
Maxton	Quality Finance Co., Inc.	551,928
Mebane	Welcome Finance Company, Inc.	1,913,331
Mocksville	Fleet Finance, Inc. d.b.a. Fleet Financenter	1,906,319
Monroe	American General Finance of America, Inc. (2 Offices)	4,611,800
	Associates Financial Services Company of North Carolina, Inc.	1,594,689
	Avco Financial Services of Fayetteville, Inc.	606,636
	Blazer Financial Services, Inc.	1,169,587
	Commercial Credit Corporation NC	2,769,123
	TranSouth Financial Corporation	888,084
	Union Credit Company *	211,529
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,462,936
Mooresville	Allied Finance Company of Kannapolis, Inc.* d.b.a. Allied Finance Company	295,905
	Amity Finance of Mooresville, Inc. *	793,146
	Associates Financial Services Company of North Carolina, Inc.	985,281
	Commercial Credit Corporation NC	313,672
Morehead City	American General Finance of America, Inc. (2 Offices)	3,387,898
	Coastal Finance Company of Morehead City, N.C., Inc. *	1,157,398
	Commercial Credit Corporation NC	2,800,784
	TransSouth Financial Corporation	953,590
Morganton	American General Finance of America, Inc.	3,463,001
	Associates Financial Services Company of North Carolina, Inc.	1,102,618
	Avco Financial Services of Fayetteville, Inc.	400,625
	Beneficial North Carolina Inc.	1,000,503
	Commercial Credit Corporation NC	930,673
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,512,746
	Kentucky Finance Co., Inc.	3,749,722
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,194,895
	Welcome Finance Company, Inc.	1,148,915
Morrisville	Transamerica Financial Corporation	537,688

Town	Name Of Company	Loans Receivable
Mount Airy	American General Finance of America, Inc.	$ 2,898,566
	Beneficial North Carolina Inc.	993,151
	Greene Finance Corporation	1,333,832
	Kentucky Finance Co., Inc.	1,882,995
	TranSouth Financial Corporation	577,599
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,165,731
Mount Olive	Imperial Finance Company of Mount Olive, Inc.	800,688
Murfreesboro	Royalty Management Corporation T/A Royalty Finance of Murfreesboro	361,380
	Time Investment Corporation T/A Time Financing Service	1,267,879
Murphy	American General Finance of America, Inc.	3,539,238
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,966,162
Nashville	Nashville Acceptance Corporation *	315,680
New Bern	American General Finance of America, Inc. (2 Offices)	3,853,763
	Avco Financial Services of Fayetteville, Inc.	2,537,150
	Commercial Credit Corporation NC	6,887,534
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,485,326
	NationsCredit Financial Services Corporation of America	1,850,461
	Regional Acceptance Corporation III	1,079,598
	Security Finance Company of New Bern, N.C., Inc. *	586,928
Newton	American General Finance of America, Inc.	2,715,039
	Spring Financial Services, Inc.	2,432,637
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	757,224
North Wilkesboro	Classic Finance Inc. *	1,526,277
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,336,994
	Welcome Finance Company, Inc.	1,111,343
Oxford	National Finance Company, Inc. *	676,731
	NationsCredit Financial Services Corporation of America	1,229,205
Plymouth	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,257,323
	Royalty Management Corporation * T/A Royalty Finance of Plymouth	950,486

Town	Name Of Company	Loans Receivable
Plymouth	Time Investment Corporation T/A Time Financing Service	$ 1,040,767
Princeton	Carolina Credit Corporation of Princeton	449,882
Raeford	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,230,526
	National Finance Company, Inc. *	394,673
Raleigh	American General Finance of America, Inc. (3 Offices)	5,776,707
	Associates Financial Services Company of North Carolina, Inc.	1,649,413
	Avco Financial Services of Fayetteville, Inc.	3,311,452
	Beneficial North Carolina Inc. (2 Offices)	2,731,301
	Blazer Financial Services, Inc. (2 Offices)	1,256,433
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,193,387
	Commercial Credit Corporation NC (4 Offices)	14,386,513
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,583,785
	Household Finance Corporation III	212,382
	NationsCredit Financial Services Corporation of America (2 Offices)	1,264,348
	Norwest Financial North Carolina, Inc. (2 Offices)	2,221,254
	Regional Acceptance Corporation	190,774
	Security Pacific Financial Services, Inc.	473,044
	Spring Financial Services, Inc.	792,222
Red Springs	Sandhill Finance Company, Inc. *	472,943
Reidsville	American General Finance of America, Inc.	3,333,446
	Blazer Financial Services, Inc. of North Carolina	1,823,665
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,071,122
	Reidsville Financial Services, Inc. *	455,656
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,068,245
Roanoke Rapids	American Credit Company of Roanoke Rapids *	973,773
	American General Finance of America, Inc.	2,391,792
	Beneficial North Carolina Inc.	1,612,560
	Commercial Credit Corporation NC	4,707,705
	Home Finance Co., Inc. *	37,661
	National Finance Company, Inc. *	591,324
	NationsCredit Financial Services Corporation of America	1,856,828

Town	Name Of Company	Loans Receivable
Roanoke Rapids	Regional Acceptance Corporation	$ 2,390,020
	TranSouth Financial Corporation	1,136,604
	Welcome Finance Company, Inc.	1,169,989
Rockingham	American General Finance of America, Inc.	1,681,561
	Cardinal Finance Company of Rockingham, Inc. *	251,707
	Commercial Credit Corporation NC	6,029,005
	FCA of Hamlet, Inc. *	413,363
	Freedom Credit of Rockingham, Inc. *	912,188
	National Finance Company, Inc. *	576,555
	Sandhill Finance Company, Inc. *	746,050
	TranSouth Financial Corporation	2,485,416
Rocky Mount	American General Finance of America, Inc.	2,419,769
	Associates Financial Services Company of North Carolina, Inc.	1,722,810
	Beneficial North Carolina Inc.	1,774,844
	Blazer Financial Services, Inc.	2,515,083
	Commercial Credit Corporation NC	8,109,408
	National Finance Company, Inc. *	714,702
	NationsCredit Financial Services Corporation of America	1,950,808
	Rocky Mount Finance, Inc. *	1,060,523
	TranSouth Financial Corporation	2,609,380
Roxboro	American General Finance of America, Inc.	5,189,065
	Beneficial North Carolina Inc.	1,272,165
Salisbury	Allied Finance Company of Kannapolis, Inc. *	350,279
	American General Finance of America, Inc.	4,007,502
	Associates Financial Services Company of North Carolina, Inc.	984,093
	Blazer Financial Services, Inc. of North Carolina	1,558,849
	Commercial Credit Corporation NC	4,087,237
	Fleet Finance, Inc. d.b.a. Fleet Financenter	3,438,837
	National Finance Company, Inc. *	425,656
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	386,525
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	978,248
Sanford	American General Finance of America, Inc.	2,929,732
	Commercial Credit Corporation NC	2,835,116

Town	Name Of Company	Loans Receivable
Sanford	National Finance Company, Inc. *	$ 530,582
	TranSouth Financial Corporation	1,668,729
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	888,204
Scotland Neck	Rocky Mount Finance, Inc. *	396,639
Selma	Commercial Credit Corporation NC	3,731,057
Shallotte	American General Finance of America, Inc.	1,592,157
	Coastal Finance Company of Shallotte, N.C., Inc. *	671,948
Shelby	American General Finance of America, Inc.	2,020,741
	Amity Finance of Shelby, Inc. *	721,472
	Avco Financial Services of Fayetteville, Inc.	3,574,325
	Blazer Financial Services, Inc.	2,274,075
	Commercial Credit Corporation NC	3,881,369
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,329,584
	Imperial Finance Company of Shelby, Inc.	534,189
	Kentucky Finance Co., Inc.	2,106,419
	M & J Loans, Inc.	535,107
	National Finance Company, Inc. *	385,191
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	224,540
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	831,434
Smithfield	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,444,857
	Imperial Finance Company of Goldsboro, Inc. *	290,882
	Quality Finance Co., Inc.	520,464
	Regional Acceptance Corporation	900,308
Southern Pines	National Finance Company, Inc. *	466,354
	Sandhill Finance Company, Inc. *	687,003
Spring Lake	Avco Financial Services of Fayetteville, Inc.	7,414,362
	Beneficial North Carolina Inc.	2,124,818
	Commercial Credit Corporation NC	2,845,086
	Mercury Finance Company of North Carolina *	651,992
Spruce Pine	Commercial Credit Corporation NC	5,481,149
	Mitchell Credit Company, Inc. *	617,664
St. Pauls	Quality Finance Co., Inc.	632,321

Town	Name Of Company	Loans Receivable
Statesville	American General Finance of America, Inc. (2 Offices)	$ 6,114,202
	Associates Financial Services Company of North Carolina, Inc.	3,387,973
	Beneficial North Carolina Inc.	1,282,284
	Commercial Credit Corporation NC	4,052,041
	Holiday Finance of Statesville, Inc. *	807,088
	Norwest Financial North Carolina, Inc.	1,154,269
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	473,512
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	899,300
Sylva	TranSouth Financial Corporation	2,085,912
Tarboro	American General Finance of America, Inc. (2 Offices)	5,061,494
	Carolina Finance Company of Tarboro, N.C., Inc. *	683,099
	Commercial Credit Corporation NC	2,595,551
	Regional Acceptance Corporation	579,435
Taylorsville	American General Finance of America, Inc.	1,993,513
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	865,765
Thomasville	Avco Financial Services of Fayetteville, Inc.	2,453,321
	Blazer Financial Services, Inc.	1,957,771
	Commercial Credit Corporation NC	163,309
Troy	Amity Finance of Troy, Inc. *	396,765
Wadesboro	American General Finance of America, Inc.	1,787,574
	Choice Finance & Loan Co., Inc. *	235,009
	Kentucky Finance Co., Inc.	1,536,963
	The Best Loan Co., Inc. *	328,923
	Thrift Loan and Finance Co. of Wadesboro, Inc. *	433,549
Wallace	American General Finance of America, Inc.	2,675,155
	Time Investment Corporation T/A Time Financing Service	742,437
	TranSouth Financial Corporation	2,271,521
Warrenton	Warren Finance Services, Inc. *	376,974
Warsaw	Ken-Mar Finance, Inc.	484,341
Washington	American Credit Company of Washington *	1,035,147
	American General Finance of America, Inc. (2 Offices)	3,789,125
	Commercial Credit Corporation NC	3,201,654
	Regional Acceptance Corporation	1,917,691

Town	Name Of Company	Loans Receivable
Waynesville	American General Finance of America, Inc.	$ 1,850,867
	Associates Financial Services Company of North Carolina, Inc.	1,082,033
	Blazer Financial Services, Inc.	2,178,315
	Commercial Credit Corporation NC	4,449,678
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	322,293
	Welcome Finance Company, Inc.	962,716
West Jefferson	Associates Financial Services Company of North Carolina, Inc.	1,947,529
	United Financial Services, Inc. of N.C. d.b.a. United Financial Services, Inc.	1,663,405
Whiteville	Cardinal Finance Company of Whiteville, Inc. *	991,284
	Commercial Credit Corporation NC	3,626,142
	Spring Financial Services, Inc.	709,482
	Whiteville Finance Company *	636,857
Wilkesboro	American General Finance of America, Inc.	3,066,165
	Associates Financial Services Company of North Carolina, Inc.	1,795,994
	Commercial Credit Corporation NC	3,725,867
	Spring Financial Services, Inc.	1,505,043
Williamston	American General Finance of America, Inc. (2 Offices)	4,850,138
	National Finance Company, Inc. *	372,711
Wilmington	American General Finance of America, Inc. (2 Offices)	5,230,165
	Associates Financial Services Company of North Carolina, Inc.	1,571,266
	Avco Financial services of Fayetteville, Inc.	1,375,552
	Beneficial North Carolina Inc.	1,358,018
	Blazer Financial Services, Inc.	2,998,215
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	1,337,071
	Coastal Finance Company of Wilmington, N.C. Inc. *	1,117,564
	Commercial Credit Corporation NC	4,164,494
	Household Finance Corporation III	239,372
	NationsCredit Financial Services Corporation of America	665,010
	Norwest Financial North Carolina, Inc.	1,212,098
	Regional Acceptance Corporation	1,273,801
	Rocky Mount Finance, Inc. *	46,885
	Security Finance Corporation of Lincolnton * d.b.a. Security Financial Services	439,898

Town	Name Of Company	Loans Receivable
Wilmington	Spring Financial Services, Inc.	$ 181,626
	Transamerica Financial Corporation	0
	TranSouth Financial Corporation	1,080,251
Wilson	American General Finance of America, Inc.	3,205,305
	Avco Financial Services of Fayetteville, Inc.	2,620,047
	Beneficial North Carolina Inc.	1,487,059
	Blazer Financial Services, Inc. of North Carolina	2,367,704
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	897,687
	Commercial Credit Corporation NC (2 Offices)	6,638,420
	National Finance Company, Inc.	530,350
	NationsCredit Financial Services Corporation of America	1,192,996
	TranSouth Financial Corporation	779,741
Winston-Salem	American General Finance of America, Inc. (2 Offices)	5,774,122
	Associates Financial Services of North Carolina, Inc.	1,514,773
	Avco Financial Services of Fayetteville, Inc.	3,079,539
	Beneficial North Carolina Inc.	1,080,455
	Blazer Financial Services, Inc.	2,566,535
	City Finance Company d.b.a. Safeway Finance Corporation of North Carolina	3,319,110
	Commercial Credit Corporation NC (3 Offices)	12,489,641
	Fleet Finance, Inc. d.b.a. Fleet Financenter	2,234,172
	Household Finance Corporation III	515,607
	Metrolina Credit Company of Winston-Salem, Inc.	1,110,009
	Norwest Financial North Carolina, Inc. (2 Offices)	2,702,262
	Spring Financial Services, Inc.	1,067,202
	Transamerica Financial Corporation	557,902
	Wagner Financial Services, Inc. *	766,413
Yadkinville	American General Finance of America, Inc.	2,187,211
Yanceyville	Caswell Financial Services, Inc.	392,714
Zebulon	Quality Finance Co., Inc.	1,252,670
	SUBTOTAL	**1,205,582,130**
	LOANS IN REVIEW/RECOVERY OFFICES/ LIQUIDATION	**2,238,750**
	TOTAL	**1,207,820,880**

***G.S. 53-173 Lenders**

COMPARATIVE CONSOLIDATED BALANCE SHEET

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

Assets		*1993*	*1992*	*Change*
Cash in Office and in Banks	$	8,042,841	6,181,649	1,861,192
Loans		1,207,820,880	1,162,571,481	45,249,399
Less Reserve for Bad Debts		45,822,350	42,575,464	3,246,886
Net Loans		1,161,998,530	1,119,996,017	42,002,513
Real Estate and Leasehold Improvements		1,557,529	4,041,702	(2,484,173)
Furniture and Equipment		6,542,440	6,027,692	514,748
Prepaid Expenses		30,968,836	9,844,603	21,124,233
Other Assets		158,548,973	111,441,008	47,107,965
TOTAL ASSETS	$	1,367,659,149	1,257,532,671	110,126,478

Liabilities, Net Worth And Shareholders' Equity

Accounts and Notes Payable	$	1,198,055,565	1,104,784,726	93,270,839
Other Liabilities		55,016,067	31,445,944	23,570,123
Reserves		35,900,641	43,889,271	(7,988,630)
Total Liabilities	$	1,288,972,273	1,180,119,941	108,852,332
Net Worth (if individual or partnership)	$	2,686,585	2,692,798	(6,213)
Shareholders' Equity				
Capital Stock	$	8,566,262	8,715,425	(149,163)
Surplus and Undivided Profits		67,434,029	66,004,507	1,429,522
Total Net Worth and Shareholders' Equity	$	78,686,876	77,412,730	1,274,146
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS' EQUITY	$	1,367,659,149	1,257,532,671	110,126,478

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

JANUARY 1, 1993 - DECEMBER 31, 1993

Gross Income Derived From Consumer Finance Business		*Per Cent*
Interest and Charges Earned	$ 255,476,904	90.24
Interest Collected on Accounts Previously Charged Off	732,838	0.26
Principal Collected on Accounts Previously Charged Of	2,953,716	1.04
*Insurance Income Recognized by Licensee (Net)	10,769,746	3.80
Non-filing or Non-recording Insurance Commissions (Net)	723,369	.26
Other Income	12,448,360	4.40
Total Gross Income Derived from Consumer Finance Business	$ 283,104,933	100.00

Expenses Of Conducting Consumer Finance Business

Advertising	$ 5,646,639	3.38
Auditing	205,765	.12
Bad Debts	58,200,669	34.81
Depreciation	2,445,442	1.46
Recording and Acknowledgement Fees	184,212	.11
Legal Fees and Disbursements	945,720	.57
Postage and Express	2,489,211	1.49
Printing, Stationery and Supplies	2,428,314	1.45
Rent, Utilities and Janitor Services	6,576,543	3.93
Insurance	1,973,709	1.18
Supervision and Administration	21,700,244	12.98
Salaries	44,019,333	26.33
Taxes (other than income) and Licenses	4,872,510	2.91
Telephone and Telegraph	3,168,459	1.89
Travel, Automobile Expense and Allowances	1,748,183	1.05
Other Expenses of Conducting Consumer Finance Business	10,607,377	6.34
Total Expenses of Conducting Consumer Finance Business (not including interest on borrowed funds and income taxes)	$ 167,212,330	100.00
TOTAL NET EARNINGS DERIVED FROM CONSUMER FINANCE BUSINESS (before deducting interest on borrowed funds and income taxes)	$ 115,892,603	---
INTEREST PAID ON BORROWED FUNDS	93,208,253	---
NET EARNINGS (before deducting income taxes)	$ 22,684,350	---
TAXES (Income)	10,079,166	---
TOTAL NET EARNINGS	$ 12,605,184	---

*Does not include $11,186,518 insurance income generated, but recognized by an insurance affiliate.

ANALYSIS OF LOANS BY SIZE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

JANUARY 1, 1993 - DECEMBER 31, 1993

	Number of Accounts	*Per Cent*	*Amount*	*Per Cent*
Loan Balances Outstanding at Beginning of Period January 1, 1992	609,164		$1,162,571,481	
Loans Made During the Period:				
a) $600 or less	77,777	12.16	36,375,849	2.71
b) Over $600 to $1,000	102,415	16.02	83,070,552	6.21
c) Over $1,000 to $3,000	316,242	49.46	570,350,945	42.61
d) Over $3,000 to $5,000	100,796	15.76	379,784,134	28.37
e) Over $5,000 to $7,500	34,732	5.43	204,821,332	15.30
f) Over $7,500 to $10,000	7,471	1.17	64,194,837	4.80
Total Loans Made During the Period	639,433	100.00	$1,338,597,649	100.00
Loan Balances Purchased During the Period			75,628,083	---
Loan Balances Sold During the Period			98,097,605	---
Loan Balances Charged Off During the Period			55,805,761	---
Collections on Outstanding Balances During the Period			1,215,072,967	---
Loan Balances Outstanding at End of Period December 31, 1992	613,443		$1,207,820,880	---

ANALYSIS OF LOANS BY TYPE OF SECURITY

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

JANUARY 1, 1993- DECEMBER 31, 1993

	Number of Accounts	*Per Cent*	*Amount*	*Per Cent*
Loans Made During the Period Based in Whole or in Larger Part on:				
(a) Personal property	385,187	60.24	$ 767,872,885	57.36
(b) Signature or endorsement	67,575	10.57	141,242,103	10.55
(c) Motor vehicles	122,549	19.16	291,733,106	21.80
(d) Other considerations	64,122	10.03	137,749,555	10.29
Total Loans Made During the Period	639,433	100.00	$1,338,597,649	100.00

ANALYSIS OF LOANS BY TYPE OF BORROWER

Lenders Making Loans Under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

JANUARY 1, 1993 - DECEMBER 31, 1993

	Number	*Amount*
Loans which Renewed Existing Accounts	407,832	$ 930,859,779
Loans to Former Borrowers	65,212	114,975,209
Loans to New Borrowers	166,389	292,762,661
Total Loans Made During the Period	639,433	$1,338,597,649

ANALYSIS OF INSURANCE

Lenders Making Loans under GS 53-173 & 176 with a Cash Advance of $10,000 or Less

JANUARY 1, 1993 - DECEMBER 31,1993

Loans Made During Year:	
(a) Number	639,433
(b) Amount	$1,338,597,649

	Credit Life	**Credit Accident and Health**	**Personal Property Insurance**	**Auto Insurance**
Insured Loans Made During Year:				
(a) Number	497,826	429,033	396,986	148,948
(b) Amount	$1,172,272,283	$1,017,236,564	$783,422,217	$264,343,520
Premiums Collected From Borrowers:				
(a) Amount	$43,879,078	$60,818,196	$28,213,290	$9,343,729
(b) Less premiums refunded for prepayment of loans	17,467,486	26,960,746	14,327,776	3,532,677
(c) Net premiums collected	$26,411,592	$33,857,450	$13,885,514	$5,811,052
Claims Paid:				
(a) Number	3,131	48,176	1,634	562
(b) Amount	$5,494,488	$9,821,094	$1,467,877	$536,993
Insurance Income:				
Recognized by licensee				
(a) Commissions	$3,084,295	$2,823,030	$1,212,247	$2,243,996
(b) Dividends from insurance carrier	366,204	17,370	430,664	591,940
Subtotal	$3,450,499	$2,840,400	$1,642,911	$2,835,936
Income recognized by insurance affiliate	$4,488,038	$4,483,223	$2,088,820	$126,437
Total Insurance Income	$7,938,537	$7,323,623	$3,731,731	$2,962,373
Insurance Origination Fees	$365,316	$253,044	$203,184	

OTHER BUSINESS

As 1993 came to a close, G.S. § 53–172, "Conduct of Other Business in the Same Office," continued to be where the action was in consumer finance lending regulation in North Carolina.

This issue goes back a long time. The State Banking Commission, at its meeting on October 23, 1957, adopted the following resolution:

> "No loan agency or broker under the supervision and control of the Commissioner of Banks shall occupy an office, or the annex to an office, of any other business, but shall maintain an office in which only its business as a loan agency or broker shall be conducted."

Over the years, rightly or wrongly, "other business" has come to mean in this regulated industry other products sold and financed with the loan, rather than being another business conducted in the same location.

By statute, credit life, credit accident and health, credit unemployment and credit property insurance may now be sold in connection with a loan by a consumer finance licensee. Other than these statutory products, "other business" authority must be obtained from the Commissioner, who must make a determination on each item as to the best interests of the borrowing public.

Pursuant to an Attorney General's Opinion that vendor single/dual interest motor vehicle physical damage insurance (VSI) was not a statutory product, the Commissioner so advised the industry. Subsequently, the Attorney General advised against the enforcement of the prohibition of the sale of such insurance without "other business" authority. Following the Attorney General's request, the Commissioner put a 90–day hold on enforcement.

As to products other than VSI, the Attorney General ruled that the Commissioner must make a case–by–case determination on each licensee's application. Thus far, one licensee is selling other products under an agreement with the Commissioner whereby full disclosure is made to the borrower as to the statutory products and the ancillary products, and advising that the borrower may rescind the purchase and obtain a refund – a procedure known as disclosure, subsequent notification, recision and refund. Another applicant is in the midst of an evidentiary hearing on the sale of ancillary products.

Thus, the "other business" issue remains a source of considerable controversy in North Carolina, as it does in many other states, and will likely remain so.

SUMMARY

Consumer Finance Licensee – Other Business Authorization

Other Business Code	*Activity*	*Number Of Authorized Licensees*
A	Contract Rate Loans (G. S. 24–1.1)	14
B	First Mortgage Home Loans (G.S. 24–1.1A)	17
C	Manufactured Home Loans (G.S. 24–1.1C)	2
D	Installment Rate Loans (G.S. 24–1.2)	9
E	Equity Lines of Credit (G.S. 24–1.2A)	14
F	Revolving Credit Loans (G.S. 24–11(b))	9
G	Inventory Financing	1
H	Secondary Mortgage Loans (G.S. 24–12 et. seq.)	19
I	Servicing Loans Sold to Another Entity	3
J	Mortgage Banker (G.S. 53–234(3))	19
K	Mortgage Broker (G.S. 53–234(4))	5
L	Retail Installment Contracts (Unsecured)	13
M	Retail Installment Contracts (Real Estate Secured)	15
N	Tax Preparation Service	3
O	General Insurance Agency	1
P	Check Cashing for Household Bank, N.A.	1
Q	Bulk Purchase Accounts Receivable	2
R	Refund Anticipation Loan Facilitator	1
S	Credit Card Solicitations	1
T	Sale of Non–Credit Merit Life Insurance	1

TOTAL ACTIVITIES: 20

CONSUMER FINANCE LICENSEES – OTHER BUSINESS AUTHORIZATION

December 31, 1993

LICENSEE NAME	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
	OTHER BUSINESS CODES (Explanation of codes on preceding summary sheet)																			
American General Finance of America, Inc.	X	X		X	X			X		X		X	X						X	X
Associates Financial Services Company of North Carolina, Inc.	X	X		X				X		X		X	X							
Auto Finance Company, Inc.														X				X		
Avco Financial Services of Fayetteville, Inc.		X			X			X		X			X							
Beneficial North Carolina Inc.	X	X		X	X	X		X		X	X	X								
Blazer Financial Services, Inc.	X	X		X	X	X		X		X	X	X	X							
Blazer Financial Services, Inc. of North Carolina	X	X		X	X	X		X		X	X	X	X							
City Finance Company d/b/a Safeway Finance Corp. of North Carolina	X	X		X	X	X		X		X		X								
Classic Finance, Inc.													X							
Commercial Credit Corporation NC	X	X	X	X	X			X		X		X	X							
First Family Financial Services, Inc.		X			X	X		X		X		X	X							
Fleet Finance, Inc.	X	X		X	X			X		X			X							
Freedom Credit Rockingham, Inc.																	X			
Household Finance Corporation III	X	X			X	X		X	X	X		X				X				
Imperial Finance Company of Shelby, Inc.															X					
Ken–Mar Finance, Inc.													X							
Kentucky Finance Co., Inc.								X		X										
NationCredit Financial Services Corporation of America	X	X			X	X		X	X	X		X	X							
Norwest Financial North Carolina, Inc.	X	X						X		X		X	X							
Security Finance Corporation of Lincolnton d/b/a Security Financial Services														X						
Security Pacific Financial Services, Inc.					X	X		X		X		X	X							
Southland Factors Company														X						
Spring Financial Services, Inc.	X	X						X	X	X	X	X	X							
Superior Loan & Finance Co., Inc.																	X			
Transamerica Financial Corporation	X	X						X		X										
TranSouth Financial Corporation	X	X	X	X	X	X	X	X		X			X							
Wagner Financial Services, Inc.		X			X			X		X	X									
Count	**14**	**17**	**2**	**9**	**14**	**9**	**1**	**19**	**3**	**19**	**5**	**13**	**15**	**3**	**1**	**1**	**2**	**1**	**1**	**1**

MORTGAGE BANKERS
AND
MORTGAGE BROKERS

THE RESIDENTIAL MORTGAGE BANKER AND BROKER ACT

History

Since January 1, 1989, North Carolina has required the registration of "Certain Makers of Mortgages and Deeds of Trust on Residential Real Property" (G.S. § 53–233, *et seq.*). The law requires entities which, for compensation or gain, solicit, process, negotiate or fund mortgage loans for residential real property to register with the Commissioner of Banks. The law does not apply to many businesses which participate or engage in residential mortgage lending, including banks, savings and loans, credit unions, life insurance companies, real estate agents and brokers licensed with the North Carolina Real Estate Commission, and government agencies.

Applicability

As of December 31, 1993, 136 mortgage bankers and 135 mortgage brokers were registered with the Commissioner. In addition, 184 entities were registered as both mortgage bankers and mortgage brokers.

Most residential mortgage bankers and brokers are regulated to some extent at the federal level. The North Carolina law enables state oversight of a portion of the industry and provides some consumer protection for the citizens of North Carolina. The law allows the Commissioner to issue cease and desist orders and impose civil money penalties. Comprehensive rules were adopted effective November 1, 1993.

NORTH CAROLINA MORTGAGE BANKER REGISTRANTS
AS OF DECEMBER 31, 1993

Registrant	*Headquarters*
1st 2nd Mortgage Company of N.J., Inc.	50 Spring Street Cresskill, NJ 07625
A. Ray Mathis	101 North McDowell Street Suite 114 Charlotte, NC 28204
A. V. Anderson, Inc.	2113 Cameron Street, Suite 201 Raleigh, NC 27605
Abbey Financial Corporation	125 Worth Avenue, Suite 221 Palm Beach, FL 33480
AccuBanc Mortgage Corporation	12377 Merit Drive, Suite 600 Dallas, TX 75251
American General Finance, Inc.	601 NW Second Street Evansville, IN 47701
America's Lending Network, Inc.	3050 Chain Bridge Road, Suite 304 Fairfax, VA 22030
Arbor National Mortgage, Inc.	333 Earle Ovington Boulevard Uniondale, NY 11553
Associates Financial Services of America, Inc	250 Carpenter Freeway Irving, TX 75062
Associates National Mortgage Corporation	250 Carpenter Freeway Irving, TX 75062
Assured Mortgage Corporation	5000 Rockside Road Cleveland, OH 44131
Atlantic Residential Mortgage Corporation	120 East Baltimore Street 23rd Floor Baltimore, MD 21202
Avco Mortgage and Acceptance Corporation	3349 Michelson Drive Irvine, CA 92715
BNE Land & Development Company DBA: Kitty Hawk Land Company	1021 Noell Lane Rocky Mount, NC 27802
Bald Head Island Limited	Chandler Building Bald Head Island, NC 28461
Banc One Financial Services, Inc.	1614 North Baldwin Avenue Marion, IN 46952

Registrant	***Headquarters***
Banc One Mortgage Corporation	111 Monument Circle, Suite 1131 Indianapolis, IN 46277
BancPlus Mortgage Corp.	9601 McAllister Freeway San Antonio, TX 78216
Bob McLemore and Co., Inc. DBA: BMI Mortgage, a division of Bob McLemore and Co.	7900 Matthews–Mint Hill Road Charlotte, NC 28227
CMCF, Inc. DBA: Carolina Mortgage Company of Fayetteville	6920 Cliffdale Road Fayetteville, NC 28314
CNC Financial Corporation	1145–F Executive Circle Cary, NC 27511
CUNA Mortgage Corporation	8401 Greenway Boulevard Madison, WI 53562
Capital Mortgage Corporation of the Carolinas	1401 Sunset Drive, Suite100 Greensboro, NC 27438
Carolina Model Home Corporation	605 German Street Fayetteville, NC 28301
Castle Mortgage Corporation	Two Metroplex Drive., Suite 200 Birmingham, AL 35209
Centerbank Mortgage Company	One Jefferson Square Post Office Box 10300 Waterbury, CT 06726
Charles F. Curry Company	720 Main Street Kansas City, MO 64105
Citizens Mortgage Corporation	900 Circle 75 Parkway, Suite 1500 Atlanta, GA 30339
Collateral Mortgage, Ltd.	1900 Crestwood Boulevard Birmingham, AL 35210
Colonial Mortgage Company	One Commerce Street Montgomery, AL 36104
Columbia National, Incorporated	10440 Little Patuxent Parkway Columbia, MD 21044
Commercial Credit Corporation	300 St. Paul Place Baltimore, MD 21202
Commercial Credit Loans, Inc.	300 St. Paul Place Baltimore, MD 21202
Commercial Credit Plan, Incorporated	300 St. Paul Place Baltimore, MD 21202

Registrant	Headquarters
Commercial Mortgage & Associates, Inc.	905 Creekridge Road Greensboro, NC 27406
ContiMortgage Corporation	149 Witmer Road Horsham, PA 19044
Cooperative Mortgage Services, Inc. DBA: CMS Mortgage Services, Inc.	5875 Landerbrook Drive Mayfield Heights, OH 44124
Countrywide Funding Corporation DBA: America's Wholesale Lender	155 North Lake Avenue Legal Dept. Pasadena, CA 91101
Crestar Mortgage Corporation	2108 West Laburnum Avenue Richmond, VA 23227
Crossland Mortgage Corporation	860 East 4500 South Salt Lake City, UT 84107
Curtis E. Martin, Incorporated	108 North Washington Street Alexandria, VA 22314
Developers Mortgage Corporation	8321 Old Courthouse Road, #110 Vienna, VA 22182
Dover Mortgage Company	701 East Morehead Street Charlotte, NC 28236
EMC Mortgage Corporation	222 West Las Colinas Boulevard Suite 600 Irving, TX 75039
Empire Acceptance Company, Inc.	114 Winola Drive Greensboro, NC 27419
Empire of America Realty Credit Corp.	Empire Plaza, 100 Seneca Street Buffalo, NY 14203
EquiCredit Corporation of NC	1801 Art Museum Drive Jacksonville, FL 32207
Express America Mortgage Corporation DBA: Phone America Mortgage	9060 East Via Linda Street Scottsdale, AZ 85258
First General Mortgage Company	6400 Arlington Boulevard Suite 920 Falls Church, VA 22042
First Republic Mortgage Corporation	Route 2 Randleman, NC 27317
First Security Mortgage Corporation	1331 Elmwood Avenue, Suite 305 Columbia, SC 29201

Registrant	Headquarters
Fleet Finance & Mortgage, Inc.	30 Perimeter Park, Suite 201 Atlanta, GA 30341
Ford Consumer Finance Company, Inc.	250 Carpenter Freeway Irving, TX 75062
Foster Mortgage Corporation	405 West Loop 820 South Fort Worth, TX 76108
GLL & Associates, Inc.	154 Charlois Boulevard Winston–Salem, NC 27103
GSO Mortgage Company	2402 Goldfield Court Greensboro, NC 27455
Green Tree Financial Corp.–North Carolina	332 Minnesota Street Suite 600 West Saint Paul, MN 55101
Greentree Mortgage Company, L. P.	10005 Atriums at Greentree Marlton, NJ 08053
Guy C. Lee Building Materials of Smithfield, Inc.	Highway 301 North Smithfield, NC 27577
Highland Mortgage Company	2040 Highland Avenue Birmingham, AL 35205
Home Builders Finance, Inc.	2035 Hogback Road Ann Arbor, MI 48105
Home Mortgage Network, Inc.	2970 Peachtree Road, NW Suite 856 Atlanta, GA 30305
Home Realty and Management Company	916 Kings Drive Charlotte, NC 28204
Household Realty Corporation	2700 Sanders Road Prospect Heights, IL 60070
Imperial Credit Industries, Inc.	20371 Irvine Avenue Santa Ana Heights, CA 92707
Independent Mortgage Corporation	1633 Celanese Road Rock Hill, SC 27932
Inland Mortgage Corporation	9265 Counselor's Row, Suite 200 Indianapolis, IN 46240
J. I. Kislak Mortgage Corporation	7900 Miami Lakes Drive West Miami Lakes, FL 33016
James B. Nutter & Company	4153 Broadway Kansas City, MO 64111

Registrant	Headquarters
Johnson & Associates Mortgage Company, Inc.	2900 Cahaba Road, Suite 300 Birmingham, AL 35223
KFC Mortgage Loans, Inc.	250 Carpenter Freeway Irving, TX 75062
Lampe Enterprises DBA: Guy C. Lee Building Materials	235 Market Street Smithfield, NC 27577
Lennar Funding Corporation	730 NW 107 Avenue, Suite 410 Miami, FL 33172
Litchfield Financial Corporation	25 Main Street Williamstown, MA 01267
Loan America Financial Corporation	8100 Oak Lane Miami Lakes, FL 33016
Logan–Laws Financial Corporation	500 Princeton Road Johnson City, TN 37605
Margaretten & Company, Inc.	205 Smith Street Perth Amboy, NJ 08862
Market Street Mortgage Corporation	2650 McCormick Drive, Suite 200 Clearwater, FL 34619
Marsh Associates, Inc.	2448 Park Road Charlotte, NC 28235
Mayflower Mortgage Corporation DBA: Republic Bancorp Mortgage, Inc.	31155 Northwestern Highway Farmington Hills, MI 48334
Medallion Mortgage Company	650 Saratoga Avenue San Jose, CA 95129
Meridian Mortgage Corporation	Two Devon Square 744 West Lancaster Avenue Wayne, PA 19087
Mortgage Plus Incorporated	7000 East Belleview Avenue Suite 100 Greenwood Village, CO 80111
Mortgage Service America Co.	1701 Vassar Street Reno, NV 89502
Mountain States Mortgage Center, Inc.	1333 East 9400 South Sandy, UT 84093
NVR Mortgage Finance, Inc.	7601 Lewinsville Road McLean, VA 22102
NOVUS Credit Services, Inc.	2500 Lake Cook Road, 4W Riverwoods, IL 60015

Registrant	Headquarters
NationsCredit Financial Services Corporation	NationsBank Corporate Center 100 North Tryon Street Charlotte, NC 28202
National Loan Servicenter, Inc.	1444 Eye Street, NW Washington, DC 20005
NOVUS Credit Services, Inc.	2500 Lake Cook Road, 4W Riverwoods, IL 60015
North–South Investment Corporation	219 North Graham Street Charlotte, NC 28231
Norwest Financial North Carolina 1, Inc.	206 Eighth Street Des Moines, IA 50309
Oakwood Acceptance Corporation DBA: Nationwide Mortgage Company	2225 South Holden Road Greensboro, NC 27407
PHH US Mortgage Corporation	6000 Atrium Way Mt. Laurel, NJ 08054
Pacific Finance Loans (Inc.) DBA: Transamerica Financial Services	1150 South Olive Street Los Angeles, CA 90015
Patriot Mortgage Company, L.P.	1611 Des Peres Road, Suite 120 St. Louis, MO 63131
Piedmont Funding Corp.	218 North Eugene Street Greensboro, NC 27401
Platte Valley Funding, L.P.	601 Fifth Avenue Scottsbluff, NE 69361
Plymouth Capital Company, Inc.	4700 Nathan Lane Plymouth, MN 55447
Provident Mortgage Company, Inc.	601 NW Second Street Evansville, IN 47701
Quality Mortgage USA, Inc.	16800 Aston Street Irvine, CA 92714
R & R Funding Group, Inc. DBA: American Builders Mortgage Company	18 Colony West, Suite 180 Durham, NC 27705
Relocorp M-1 Mortgage	Raritan Plaza III, 4th Floor Edison, NJ 08837
Residential Bancorp	5686 Dressler Road, NW North Canton, OH 44720
Resource One Consumer Discount Company, Inc.	2300 East Lincoln Highway Fourth Floor Langhorne, PA 19047

Registrant	Headquarters
SC Funding Corporation	600 Anton Boulevard, 20th Floor Costa Mesa, CA 92626
Safeway Mortgage Company	Hidden River Corporate Park 8900 Grand Oak Circle Tampa, FL 33637
Salem Crest, Inc. DBA: Timberlake Mortgage Co.	4175 Patterson Avenue Winston–Salem, NC 27105
Security Pacific Finance Credit Corp.	10089 Willow Creek Road San Diego, CA 92131
Shook Builder Supply Company	1400 16th Street, NE Hickory, NC 28603
Source One Mortgage Services Corporation	27555 Farmington Road Farmington, MI 48334
Southern State Mortgage Corporation	808 North Berkeley Boulevard Suite C Goldsboro, NC 27532
Springs Mortgage Corporation	310 North White Street Fort Mill, SC 29715
St. James Servicing Corporation	1500 Woodward Avenue, Suite 115 Bloomfield Hills, MI 48304
State Mortgage Corporation	2315 East Main Street Albemarle, NC 28001
Sunshine Mortgage Corporation	1415 Barclay Circle, Suite B Marietta, GA 30060
TMS Mortgage Inc.	2840 Morris Avenue Union, NJ 07083
The Anchor Bank	2002 Oak Street Myrtle Beach, SC 29577
The CIT Group/Consumer Finance, Inc.	650 CIT Drive Post Office Box 490 Livingston, NJ 07037
The Kissell Company	1873 South Bellaire, 17th Floor Denver, CO 80222
The Money Store/North Carolina Inc.	2840 Morris Avenue Union, NJ 07083
The Mortgage Authority, Inc.	33200 West Fourteen Mile Road West Bloomfield, MI 48311

Registrant	Headquarters
The Nassau Corporation	1001 College Court New Bern, NC 28563
The Pfefferkorn Company	715 Coliseum Drive Winston–Salem, NC 27102
The Trustees of Davidson College	Davidson College Davidson, NC 28036
Thorp Consumer Discount Company DBA: ITT Discount Company	605 Highway 169 North, Suite 1200 Minneapolis, MN 55441
TranSouth Mortgage Corporation	250 Carpenter Freeway Irving, TX 75062
Turner–Harwood Mortgage Corporation	5821 Park Road, Suite 402 Charlotte, NC 28209
United Air Lines Employees' Credit Union	125 East Algonquin Road Arlington Heights, IL 60005
United Companies Lending Corporation DBA: Unicor Mortgage	4041 Essen Lane Baton Rouge, LA 70809
United Companies Lending Corporation DBA: Unicor Mortgage	4041 Essen Lane Baton Rouge, LA 70809
Unity Mortgage Corp. DBA: First Unity Mortgage Corp.	2300 Henderson Mill Road Suite 200 Atlanta, GA 30345
Universal American Mortgage Company	730 NW 107 Avenue, Suite 410 Miami, FL 33172
Washtenaw Mortgage Company	315 East Eisenhower, Suite 12 Ann Arbor, MI 48108
West Star Financial Corporation	1635 South Berry Knoll Boulevard Centennial Park, AZ 86021
Wieland Financial Services, Inc.	1950 Sullivan Road Atlanta, GA 30337
Witten Supply Company, Inc.	310 East Long Avenue Gastonia, NC 28054

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NORTH CAROLINA MORTGAGE BROKER REGISTRANTS AS OF DECEMBER 31, 1993

Registrant	*Headquarters*
ABS Financial Services, Inc.	11260 Old Roswell Road Alpharetta, GA 30201
Action Mortgage Corporation	1365 Westgate Center Drive, Suite B Winston–Salem, NC 27103
Airlie Mortgage Company, Inc.	6314 Oleander Dr., Suite B Wilmington, NC 28403
Allen Mortgage, Inc.	516 West Innes Street Salisbury, NC 28145
American Home Mortgage Company, Inc. DBA: Monex, Inc.	5905 West Broad Street Richmond, VA 23230
Arthur Stuart Galloway DBA: Dollar Bill Financial Services and Consultant	Route 2, Box 310, Highway 305 Seaboard, NC 27845
Atlantic Financial Associates, Inc. DBA: Summit Mortgage Company	The Courtyard, Suite 305 Surfside Beach, SC 29575
Atlantic Funding Corporation	3200 Beechleaf Court, Suite 100 Raleigh, NC 27604
Atlantic Mortgage Company, Inc.	530 Causeway Drive, The Landing Wrightsville Beach, NC 28480
Authorized Distributing, Inc.	3078 Sweeten Creek Road Asheville, NC 28803
Barson Financial Services Corporation	2772 Lewisville Clemmons Road Suite 2 Clemmons, NC 27102
Benchmark Mortgage Corporation	3219 Landmark, 4–A Greenville, NC 27834
CRA Services, Inc.	8227–E Arrowridge Road Charlotte, NC 28273
Camelot Credit Corporation	10999 Reed Hartman Highway Suite 117 Cincinnati, OH 45242
Canusa Mortgage Corporation	3200 Wake Forest Road, Suite 200 Raleigh, NC 27609
Capital City Mortgage, Inc.	420 East Main Street Clayton, NC 27520

Registrant	Headquarters
Capital Savings Co., Inc.	431 West Franklin Street Chapel Hill, NC 27516
Capitol Mortgage Services, Inc.	1001 Navaho Drive, Suite 220 Raleigh, NC 27609
Carolina Money Company	409 West Chatham Street Cary, NC 27511
Chapel Hill Mortgage Company, Inc.	102 Christopher Road Chapel Hill, NC 27514
Charles Grady Patton	201 K Pomona Drive Greensboro, NC 27407
Charles Holt & Associates, Inc.	Two Civic Plaza, Suite 130 Newport Beach, CA 92660
Charles Richard Boisky DBA: Azalea Coast Mortgage Company	3803 Peachtree Avenue Wilmington, NC 28403
Chase Mortgage Brokers, Inc.	3701–A West Market Street Greensboro, NC 27403
Christopher Cruise DBA: Christopher Cruise & Associates	109 East Mountain Street Kernersville, NC 27284
Citizen's Trust Mortgage Corporation	Suite 802, The First Union Building 201 North Front Street Wilmington, NC 28401
Claude H. Stone DBA: Vital Resource Management	4801 East Independence Boulevard Suite 802 Charlotte, NC 28204
Colonial Pacific Mortgage DBA: Ramsay Mortgage Company, Inc.	5904 Richmond Highway, Suite 310 Alexandria, VA 22303
Congressional Funding, Inc.	77 South Washington Street Suite 205 Rockville, MD 20850
Conley Mortgage Associates, Inc.	Highway 105 South Foscoe, NC 28604
Continental Property and Analysis, Inc.	c/o International Realty Group 111 NW 183rd Street, Suite 350 Miami, FL 33169
Custom Mortgage Corporation	4002 Barrett Drive, Suite 102 Raleigh, NC 27619
Dana Burl Miller DBA: United Seaker Financial	Claude Brittain Road Hickory, NC 28602

Registrant	Headquarters
Daniel E. Greene CPA DBA: Greene Financial Services	1515 Elizabeth Avenue Charlotte, NC 28204
Davidson Mortgage Services, Inc.	11 Court Square Lexington, NC 27292
Dean Witter Reynolds, Inc.	2 World Trade Center New York, NY 10048
Dieter Bombien DBA: Reliance Mortgage	6720 Lancer Drive Charlotte, NC 28226
Eas–State Mortgage, Inc.	1625 Spring Garden Street Greensboro, NC 27403
Edward Joseph Sullivan III	101 Highlands Road Franklin, NC 28734
Edwin Hunter and Associates, Inc.	1602 Davie Avenue Statesville, NC 28677
F & C Financial Services, Inc. DBA: Yoder Mortgage	16 SouthFront Street Wilmington, NC 28401
Fala Powell Beasley DBA: Coastal Carolina Mortgage	4608 Cedar Avenue, Suite 100 Wilmington, NC 28403
First Capitol Mortgage Company, Inc.	5509 Creedmoor Road Suite 100 Raleigh, NC 27612
First Fidelity Mortgage Corporation	8260 Greensboro Drive, Suite 310 McLean, VA 22102
First Financial Services, Inc.	6729 Fairview Road, Suite D Charlotte, NC 28210
First Forsyth Mortgage Company	3880 Vest Mill Road Winston–Salem, NC 27103
First Funding Mortgage Corporation	4534 Old Pineville Road, Suite D Charlotte, NC 28217
First Manufactured Housing Credit Corporation	6704 Curtis Court Baymeadow Industrial Park Glen Burnie, MD 21061
First Mortgage Corporation	204 Arlington Boulevard, Suite M Greenville, NC 27858
First Security Mortgage Services, Inc.	202 Sampson Street Clinton, NC 28328
Five C's, Inc. DBA: Forbes Homes	1603 North Road Street Elizabeth City, NC 27906

Registrant	Headquarters
Frank E. Free, Sr.	1101 Tyvola Road, Suite 204 Charlotte, NC 28212
Freedom Financial Services, Inc. DBA: Land Home Financial Services	520 South Graham–Hopedale Road Burlington, NC 27217
Gary Wayne Daye DBA: D and A Mortgage	5500 Executive Center Drive Charlotte, NC 28212
General Electric Mortgage Management Systems, Inc.	4601 Six Forks Road Raleigh, NC 27609
Goodspeed Mortgage Incorporated	2505 South 17th Street Wilmington, NC 28401
Graham Investment Company	219 North Graham Street Charlotte, NC 28231
Gulfstream Financial Mortgage Services, Inc.	302 Professional Building Hilton Head, SC 29928
Gulfstream Financial Services of N.C., Inc.	4801 East Independence Boulevard #616 Charlotte, NC 28212
Gulfstream Financial Services of North Florida, Inc.	Deermeadows Business Center 9140 Golfside Drive, #14 South Jacksonville, FL 32256
Hatteras Financial Group, Inc.	4010 Oleander Drive Wilmington, NC 28403
Homestead Acceptance of Virginia, Inc. DBA: Homestead Acceptance, Inc.	7636 Williamson Road, NW Roanoke, VA 24019
Independence Mortgage and Acceptance Corporation	One Woodlawn Green Charlotte, NC 28217
Infinity Mortgage Company	3824 Barrett Drive, Suite 206 Raleigh, NC 27609
J A M Consultants, Inc.	108 North Harrison Alexandria, IN 46001
J. Anthony Holden DBA: AmeriCo Capital Group	10801 Johnston Road, Suite 117 Charlotte, NC 28247
J. W. Barnes & Co., Inc.	Suite 21 Professional Court Morehead City, NC 28557
JTS Financial Associates, Inc. DBA: JTS Mortgage Company	134 Water Street Statesville, NC 28677
Jack Dean George DBA: Consumer Management Investigations	15 H St. Croix Greensboro, NC 27410

Registrant	Headquarters
James A. Stewart DBA: Homecorp Mortgage	2400 North Croatan Highway Suite E Kill Devil Hills, NC 27948
Jeanette Adams Ford DBA: Ford Enterprises	506 Highway 70 West Clayton, NC 27520
Jefferson Mortgage, Inc. DBA: Security Plus Mortgage Company	400 South Croatan Highway Kill Devil Hills, NC 27948
Joan A. Frazier DBA: Carolina First Mortgage & Investment Resources	244 5th Avenue West Hendersonville, NC 28739
Judy W. Woods DBA: Security Home Equity	102 Paisley Street Greensboro, NC 27401
Kapp & Associates, Inc.	1328 Westgate Drive Winston–Salem, NC 27103
Keith Alan Raye DBA: Aaron Mortgage	1001 South Marshall Street Suite 122 Winston–Salem, NC 27101
Killian & Associates, Inc.	600 South College Street Suite 1000 Charlotte, NC 28202
Lee Financial Services, Inc.	1101 Tyvola Road, Suite 110 Charlotte, NC 28217
Lee Williams Roberts DBA: Pelham Financial	3901 Severn Avenue Charlotte, NC 28210
Lomax & Associates, Inc.	909 South Main Street Salisbury, NC 28144
Mark Kent Hunt DBA: Piedmont Equity	1213 South Cox Street, Suite B Asheboro, NC 27203
MarketRate Financial Services, Inc.	4300 Park Road, Suite 400A Charlotte, NC 28209
Metro Mortgage Associates, Incorporated	60 Fast First Street Christiansburg, VA 24073
Michael H. Hunter DBA: Hunter Financial Services	337 Fieldstone Road Mooresville, NC 28115
MidNation Funding Corporation	501 West Interstate 44 Road 2nd Floor Oklahoma City, OK 73118
Mortgage Concepts, Inc.	750–B South New Hope Road Gastonia, NC 28054

Registrant	Headquarters
Mortgage Lending Services, Inc.	1930 Isaac Newton Square #220 Reston, VA 22090
Mortgage Resource Center, Inc.	1400 Battleground Avenue Suite 150 Greensboro, NC 27408
Mortgage Resources, Inc.	3900 Merton Drive, Suite 101 Raleigh, NC 27609
Mountain Mortgage and Loan Company DBA: Mountain Mortgage	Route 4, Box 328 Murphy, NC 28906
National Investments, Inc.	133 St. Johns Court Rock Hill, SC 29730
New Fortis Mortgage, Inc.	151 Jefferson Church Road King, NC 27021
Newton Real Estate, Inc.	214 Avery Avenue Morganton, NC 28655
North Carolina Mortgage Services, Inc.	2216 West Meadowview Road Suite109 Greensboro, NC 27407
Northern Continental Funding, Inc.	8300 Utica Avenue, #135 Rancho Cucamongo, CA 91730
Opportunity Mortgage Corporation	3124 Milton Road, Suite B–236 Charlotte, NC 28215
P F D Financial Services, Inc. DBA: MONEYNET	3126 Battleground Avenue Greensboro, NC 27408
Palmetto Mortgage Corporation	Route #2 Randleman, NC 27317
Pathway Financial Group, Inc.	4208 Six Forks Road Suite 220–K Raleigh, NC 27609
Patricia A. Walker DBA: Unique Service Mortgage Company	140 Gum Branch Square II Jacksonville, NC 28540
Philip Douglas Case DBA: Southern Mortgage Associates	160 North First Street Albemarle, NC 28001
Pinnacle Mortgage, Inc.	1220 Ft. Bragg Road, Suite 202 Fayetteville, NC 28305
Prestige Mortgage Corporation	2004 West Cumberland Street Dunn, NC 28334

Registrant	Headquarters
Primerica Financial Services Limited Partnership of N.C.	3100 Breckinridge Boulevard Building 400 Duluth, GA 30199
Raleigh First Financial Corp.	1221 Corporation Parkway Suite 108 Raleigh, NC 27604
Ramsey Industries, Inc. DBA: Carolina Custom Windows	816 Woodlawn Avenue North Belmont, NC 28012
Richard F. Carcich DBA: Brunswick Mortgage Company	#1 Ocean Isle Square, Suite 1 Ocean Isle Beach, NC 28469
Richard H. Lyon DBA: Lyon Financial Service	17671 Irvine Boulevard,108 Tustin, CA 92680
Rio Financial, Inc.	9401 Arrowpoint Boulevard #170 Charlotte, NC 28217
Robert E. Cassell, Jr. DBA: American Mortgage Assistance	3[illegible]1 North Elm Street, Suite 420 Greensboro, NC 27401
Robert L. Kennedy, Jr. DBA: Carolina Mortgage Services	7800 Providence Road, Suite 208 Charlotte, NC 28226
Rodney Henry Houser DBA: Cleveland Money Source	1203 Marion Street, #9 Shelby, NC 28150
Rufus Junior Brown DBA: Home Money Services	2500 Celeste Drive Greensboro, NC 28407
S & M Financial Services, Inc.	833 J Durham Road Wake Forest, NC 27587
Seaway Insurance Agency, Mortgage and Financial Services, Inc. DBA: Advantage Mortgage	2810 North Croatan Hwy., Suite 4 Kill Devil Hills, NC 27948
Security General Mortgage Corporation	350 Sevilla Avenue, Suite 201 Coral Gables, FL 33134
Selfield Financial Corp.	201 West Pine Street Pine Level, NC 27568
Sentry Mortgage Company	1325-A. East Garrison Boulevard Gastonia, NC 28053
Seth Joel Krebs	8 Highlander Road Asheville, NC 28804
Sharon Mortgage Corporation	301 South McDowell Street Suite 206 Charlotte, NC 28204

Registrant	*Headquarters*
Southern Equity Mortgage Corporation	4439 Cox Road Glen Allen, VA 23060
St. Lawrence Homes, Inc.	100 Sawmill Road, Suite 201 Raleigh, NC 27615
Stanley David Rosow	854 Tiffany Boulevard, Suite 202 Rocky Mount, NC 27804
Sterling Mortgage of N.C. Inc.	3012 Folkstone Circle Fayetteville, NC 28306
Sunbelt Mortgage Company	4400 Silas Creek Parkway Suite 100 Winston–Salem, NC 27104
Sunbow Industries, Inc. DBA: Federal Consolidated Mortgage Services Co.	2201 Providence Road Charlotte, NC 28211
Sutton & Son, Inc.	500 Woodfield Lane Hendersonville, NC 28739
The Addison Mortgage Group, Inc.	2500 North Military Trail, #480 Boca Raton, FL 33431
The Carolinas First Mortgage Inc.	2725 Millbrook Road, Suite 111 Raleigh, NC 27604
Twin City Mortgage, Inc.	950 Graves Street, Suite I Kernersville, NC 27284
Unique Mortgages, Inc.	211 South Center Street Suite 211 Statesville, NC 28677
United Home Mortgage Services, Inc.	3200 Northline Avenue, Suite 678D Greensboro, NC 27408
Van Etten Enterprises, Inc. DBA: Southeastern Financial Group	12½ Wall Street, Suite J Asheville, NC 28801
Wake Forest Financial, Inc.	331 South White Street Wake Forest, NC 27587
Whitley Mortgage Associates, Inc.	121 East Phifer Street Monroe, NC 28110

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NORTH CAROLINA MORTGAGE BANKER AND BROKER REGISTRANTS AS OF DECEMBER 31, 1993

Registrant	*Headquarters*
1st Carolina Corporation DBA: 1st Carolina Mortgage of North Carolina	24 North Market Street, Suite 210 Charleston, SC 29403
A Great Southern Mortgage Corporation DBA: Great Southern Mortgage Corporation	3008 Anderson Drive, Suite 201 Raleigh, NC 28609
Able Mortgage Inc	200 Asheland Avenue, Suite 200 Asheville, NC 28801
Accredit Mortgage Corporation	301 C East Mountain Street Kernersville, NC 27284
Al M. Pierce DBA: First American Mortgage	217 Deal Street, SE Concord, NC 28025
Allen Equity Financial Corporation	516 West Innes Street Salisbury, NC 28144
Alliance Mortgage Company	4500 Salisbury Road Jacksonville, FL 32216
Alpha Mortgage Corporation	1348 Westgate Center Drive Suite 100 Winston–Salem, NC 27103
AmeriSouth Mortgage Company DBA: MortgageSouth Funding	2101 Sardis Road North Suite 101, Crown Centre Building Charlotte, NC 28227
American Financial Group, Inc. DBA: American Financial Mortgage	4801 East Independence Boulevard Suite 911 Charlotte, NC 28212
American Independent Mortgage, Inc.	3100 Cumberland Circle, Suite 1200 Atlanta, GA 30339
American Residential Mortgage Corporation	11119 North Torrey Pines Road La Jolla, CA 92037
Anchor Financial Group, Inc.	410 Oberlin Road, Suite 350 Raleigh, NC 27605
Archibald Hunter Arrington Williams, III DBA: Atlantic Mortgage Service	Suite 10 Professional Court Morehead City, NC 28557
Asheville Mortgage, Inc. DBA: Eastern Financial	Suite 216 Executive Park Asheville, NC 28801

Registrant	Headquarters
Ashton & Curry, Inc.	2003–A Boulevard Street Greensboro, NC 27407
Ashton Mortgage Company	3700 Computer Drive Raleigh, NC 27609
B & B Mortgage Company	240 Newton Road, Suite 105 Raleigh, NC 27615
Becker Mortgage Corporation DBA: Mortgage Investment Group	9801 Kincey Avenue, Suite 135 Huntersville, NC 28078
Beneficial Mortgage Co. of North Carolina	400 Bellevue Parkway Wilmington, DE 19809
Beverly S. Balliot DBA: Community First Mortgage Company	52 East Main Street Sylva, NC 28779
Blazer Mortgage Services, Inc.	Hidden River Corporate Park 8900 Grand Oak Circle Tampa, FL 33637
Boyce Laster Ford DBA: Direct Funding	26 North Liberty Street Asheville, NC 28801
Build–A–Rama, Inc.	707 East Fremont Street Burgaw, NC 28425
Business Starters, Inc. DBA: Best Rate Mortgage Co.	4113 Yancey Road Charlotte, NC 28217
C W Mortgage Corporation	6 Arden Drive Lexington, NC 27292
CMK, Inc. DBA: Mortgage Capital Investors, Inc.	6571 Edsal Road Springfield, VA 22151
CTX Mortgage Company	3333 Lee Parkway Dallas, TX 75219
Capital Asset Corporation DBA: Capital Funding	230 North Elm Street Greensboro, NC 27401
Capital Mortgage Finance Group, Inc.	610 East Baltimore Pike, Suite 320 Media, PA 19063
Capital Seekers Inc. DBA: Carolina Mortgage Center	101 North Fork Road Black Mountain, NC 28711
Capital Mortgage Corporation	1100 Navaho Drive, Suite GL Raleigh, NC 27609
Cardinal Mortgage Investments, Inc.	46 Haywood Street, Suite 260 Haywood Park Asheville, NC 28801

Registrant	Headquarters
Carl I. Brown and Company	612 West 47th Street Kansas City, MO 64112
Carolina First Home Equity, Inc.	110 Scott Avenue High Point, NC 27262
Carolina Mortgage Brokers, Inc. DBA: CMB Mortgage	901 Battleground Avenue Greensboro, NC 27408
Carolinas First Financial Services, Inc.	6302 Fairview Road, Suite 260 Charlotte, NC 28210
Central Money Mortgage Co., Inc.	11921 Rockville Pike, Suite 103 Rockville, MD 20852
Chemical Financial Services Corporation	250 West Huron Cleveland, OH 44113
City Federal Mortgage Company, Inc.	4917 Waters edge Drive, Suite 280 Raleigh, NC 27606
Claude W. Miller, Jr. DBA: Miller–Brinson Mortgage Company	410 Middie Street New Bern, NC 28560
Coastal Mortgage Services, Inc.	6230 Fairview Road, Suite 200 Charlotte, NC 28210
Community Lending Corporation	6128 Baltimore Avenue, Suite 102 Riverdale, MD 20737
Consolidated Mortgage and Financial Services Corporation	1901 North Harrison Avenue Cary, NC 27513
Consumer's Mortgage Corporation	1755 West Webb Avenue Burlington, NC 27215
Correspondents Mortgage Company, L. P.	610 Pasteur Drive, Suite 201 Greensboro, NC 27403
Creative Financial Services, Inc.	201 South McPherson Church Road Suite 233, Box 30 Fayetteville, NC 28303
Credit Depot Corporation of North Carolina	340 Jesse Jewell Parkway, Suite 700 Gainesville, GA 30503
Crown Financial Group, Inc.	7422 Camel Executive Park, #308 Charlotte, NC 28226
Cunningham & Company	324 West Wendover Avenue Suite 170 Greensboro,NC 27408

Registrant	Headquarters
Customer First Mortgage, Inc.	105 East Arlington Boulevard Suite B Greenville, NC 27858
David Lane Rodgers DBA: Rodgers Mortgage Company	1327 Atkinson Street Laurinburg, NC 28352
Dawkins and Associates, Inc.	7523 Little Avenue, Suite 108 Charlotte, NC 28226
Dianne B. Nunnally DBA: BrenNunn's	1515 Elizabeth Avenue Charlotte, NC 28204
Directors Mortgage Loan Corporation	1595 Spruce Street Riverside, CA 92507
Donald Charles Thompson	445 North Western Boulevard Suite N Jacksonville, NC 28546
Donald Earl Fader	1701 Kent Street Kinston, NC 28501
EFG EMCO, Inc. DBA: First Discount Mortgage	Reflections I, Suite 320 2809 South Lynnhaven Road Virginia Beach, VA 23452
Eagle Capital Mortgage, Ltd. DBA: E C Mortgage Limited Partnership	800 North Tower, 2710 North Stemmons Freeway Dallas, TX 75207
Eastern Mortgage Company, Inc.	1319 Military Cutoff Road Suite G, Landfall Centre Wilmington, NC 28405
Elizabeth City Associates, Inc. DBA: Associates Home Mortgage	305 South Road Street, Suite B Elizabeth City, NC 27909
Empire Acceptance Company Employee's Profit Sharing Plan and Trust DBA: EAC Trust Services	114 Winola Drive Greensboro, NC 27409
Epoch Funding Group, Inc. DBA: Thrifty Home Loan Center	3325 Executive Drive, Suite 222 Raleigh, NC 27609
Equi–Financial, L.P.	1275 Wampanoag Trail East Providence, RI 02915
Equifirst Corporation	7422 Carmel Executive Park Suite 300 Charlotte, NC 28226
Equitable Mortgage Corp.	2997 Sunset Boulevard West Columbia, SC 29171

Registrant	Headquarters
Equity Services, Inc.	5711 Six Forks Road, Suite 201 Raleigh, NC 27609
Evergreen Financial, Inc.	Cashiers Commons, 107 North Cashiers, NC 28717
Fairfield Financial Mortgage Corp.	6743 Fairview Road Charlotte, NC 28210
Federal Mortgage Services, Inc.	1723 Armstrong Park Road Suite 100 Gastonia, NC 28054
Federated Mortgage Corp.	5200 Park Road, Suite108–A Charlotte, NC 28209
Financial Mortgage, Inc.	7617 Little River Turnpike #300 Annandale, VA 22003
First Advantage Mortgage Corporation	4000 Park Road Charlotte, NC 28209
First Beneficial Mortgage Corp.	3649 Central Avenue Charlotte, NC 28205
First Capital Mortgage Corporation DBA: First Capital Mortgage of Alabama	Chase Corporate Center II Suite 90 Birmingham, AL 35244
First Carolina Home Equity, Inc.	Route 2, Box 558 Hamptonville, NC 27020
First Carolina Mortgage, Inc.	201–K Pamona Drive Greensboro, NC 27407
First Choice Mortgage Corporation, Inc.	1341 South Glenburnie Road New Bern, NC 28561
First Choice Mortgage Equity Corporation	7422 Carmel Executive Park Suite 110 Charlotte, NC 28226
First Greensboro Home Equity, Inc.	1500 Pinecroft Road, Suite 200 Greensboro, NC 27407
First Jefferson Mortgage Corporation	742 Thimble Shoals Boulevard Newport News, VA 23606
First Mecklenburg Mortgage Corporation	4200 Park Road, Suite 800 Charlotte, NC 28209
First Mortgage of North Carolina, Inc.	1266 North Scales Street Reidsville, NC 27320

Registrant	Headquarters
First National Funding, Inc.	212 Eglin Parkway, SE Fort Walton Beach, FL 32548
First Omni Mortgage Company	354 Wagoner Drive, Suite 201 Fayetteville, NC 28303
First Security Mortgage Corp.	921 South McPherson Church Road Fayetteville, NC 28309
Foldes Financial Services, Inc. DBA: Alternative Mortgage Lending	100 Executive Center Drive Suite 107 Greenville, SC 29615
Fonville Morisey Mortgage Services, Inc.	3600 Glenwood Avenue, Suite 150 Raleigh, NC 27612
Frank T. Yoder Mortgage, Inc.	103 Wesley Road Shiloh, NC 27974
Freedom Mortgage Corporation	1981 East Murray–Holladay Road Salt Lake City, UT 84117
Freedom Mortgage Corporation DBA: Freedom Home Mortgage Corporation	3000 Atrium Way, Suite 503 Mt. Laurel, NJ 08054
GE Capital Mortgage Services, Inc.	Three Executive Campus Cherry Hill, NJ 08034
GMAC Mortgage Corporation of PA	8360 Old York Road Elkins Park, PA 19117
Gate City Financial, Inc.	3005 South Church Street Burlington, NC 27215
Gateway Mortgage, Inc.	263 Church Street, NE Concord, NC 28025
Goldstar Mortgage Company, Inc.	200 West Ash Street, Suite 106 Goldsboro, NC 27530
Guild Mortgage Company	9160 Gramercy Drive San Diego, CA 92123
Gulfstream Financial Services, Inc.	2301 West Meadowview Drive #115 Greensboro, NC 27407
H &H Financial Services, Inc. DBA: First Soveran Mortgage/National Loan Processing & Affiliates	431 South York Street Gastonia, NC 28052
Hartridge B. McMillan, Jr. DBA: Carolina Residential Mortgage	2607–D Holly Hill Street Burlington, NC 27216

Registrant	Headquarters
High Country Mortgage Co.	13 Maybury Court Arden, NC 28704
Home Investment Funding, Inc.	2000 Powers Ferry Road, Suite 100 Marietta, GA 30067
Home Town Financial, Inc.	508 Parkview Drive Durham, NC 27712
ICM Mortgage Corporation	6061 South Willow Drive, Suite 300 Englewood, CO 80111
Industry Mortgage Company, L.P.	3450 West Busch Boulevard Suite 250 Tampa, FL33618
JHM Mortgage Services Corporation	8300 Greensboro Drive Suite 970 McLean, VA 22102
Jeffrey Linn Clayton DBA: Mortgage Processing Solutions	6401 Carmel Road, Suite 202 Charlotte, NC 28226
Kenneth Daniel Kindsvater DBA: Community First	806 Green Valley Road, Suite 302 Greensboro, NC 27408
Kinlaw & Associates, Inc. DBA: Home Mortgage of Albemarle	120 North First Street Albemarle, NC 28001
L. David Lindsay DBA: AllState Home Mortgage	6609 King Lawrence Road Raleigh, NC 27607
Lex Ivan Carroll DBA: Coastal Mortgage Company	2001 North Croatan Highway Kill Devil Hills, NC 27948
Liberty Home Mortgage, Inc.	1617 West Roosevelt Boulevard Monroe, NC 28110
Lincoln Capital Funding, Inc. DBA: Lincoln Mortgage Corporation	114 East Main Street Lincolnton, NC 28092
Lindenmuth Investment Services Inc. DBA: Triangle Financial Services	3801 Wake Forest Highway Suite 113 Durham, NC 27703
Log Cabin Homes Ltd.	410 North Pearl Street Rocky Mount, NC 27802
Lomas Mortgage USA, Inc.	1600 Viceroy Drive, Floor 4 Dallas, TX 75235
M.M. & Co. Incorporated DBA: Mutual Mortgage	1008 South Main Street Salisbury, NC 28144

Registrant	Headquarters
M/I Financial Corp.	6555 Busch Boulevard, Suite 111 Columbus, OH 43229
Matheson Mortgage Associates, Inc.	350 Blowing Rock Road Suite 203, SNB Building Boone, NC 28607
Merchants Home Mortgage Corporation	4801 East Independence Boulevard Suite 700 Charlotte, NC 28212
Midstate Financial Services, Inc.	2504 Raeford Road, Suite 202 Fayetteville, NC 28305
Monarch Financial Services, Inc.	601 East Third Avenue Gastonia, NC 28054
Monogram Home Equity Corporation	2180 South 1300 East, Suite 300 Salt Lake City, UT 84106
Mortgage Choice, Inc.	One University Place, Suite 290 Durham, NC 27707
Mortgage Corporation of the Carolinas	6846 Morrison Boulevard Charlotte, NC 28211
Mortgage Group of America, Inc.	9000 Keystone Crossing , Suite 1000 Indianapolis, IN 46240
Mortgage Network, Inc.	18616 Statesville Road Cornelius, NC 28031
Mortgage Options Ltd.	3901 Barrett Drive, Suite 210 Raleigh, NC 27609
Mortgage Servicing, Inc.	4601 Six Forks Road, Suite 500 Raleigh, NC 27609
Mortgage Trust Corporation	6201 Powers Ferry Road, Suite 100 Atlanta, GA 30339
Mortgages Unlimited, Inc.	200 Thorncliff Drive Fayetteville, NC 28303
Myers Park Mortgage, Incorporated	1417 Scotland Avenue Charlotte, NC 28207
National Mortgage Co.	4041 Knight Arnold Road Memphis, TN 38118
Nations Mortgage Lenders, Inc.	5200 Park Road, Suite 108–B Charlotte, NC 28209
North American Mortgage Company	3883 Airway Drive Santa Rosa, CA 95404

Registrant	Headquarters
Olympus Mortgage Corporation	59 Wharf Street, Suite 2D Salem, MA 01970
Omega Financial Services, Inc.	4000–M Spring Garden Street Greensboro, NC 27407
Paragon Mortgage Corporation	2401 Lake Park Drive, Suite 380 Smyrna, GA 30080
Parkway Mortgage, Inc.	12 Perimeter Park Drive, Suite 107 Atlanta, GA 30341
Phoenix Financial Service, Inc.	2000A SouthBridge Parkway Suite 430 Birmingham, AL 35209
Piedmont Mortgage Company, Inc.	5874 Faringdon Place Raleigh, NC 27609
Pinnacle Mortgage Investment Corporation	48–50 West Chestnut Street Lancaster, PA 17608
Premier Mortgage Corporation	3200 Croasdaile Drive, Suite 205 Durham, NC 27715
Prime Financial Services, Ltd.	10801 Johnston Road Extension Suite 129 Charlotte, NC 28226
Prime Funding Corp.	5185 Country Club Road Winston–Salem, NC 27104
Prime Mortgage, Inc.	214 East Mountain Street, Suite 103 Kernersville, NC 27284
Prime Partners, Inc. DBA: Prime Mortgage Company	767 South Kerr Avenue Wilmington, NC 28403
Primerica Financial Services Home Mortgages, Inc.	3100 Breckinridge Boulevard Building 400 Duluth, GA 30199
Priority Home Funding, Inc.	1515 Mockingbird Lane, Suite 207 Charlotte, NC 28209
Priority Mortgage Corp.	1551 21st Avenue North, #13 Myrtle Beach, SC 27577
Relocation Financial Services, Inc.	120 Longwater Drive Norwell, MA 02061
Residential Mortgage Corp.	2545 Ravenhill Road, Suite 105 Fayetteville, NC 28303

Registrant	*Headquarters*
Ryland Mortgage Company	11000 Broken Land Parkway Columbia, MD 21044
Salem Mortgage Corporation	1409–J Plaza West Road Winston–Salem, NC 27103
Shearson Lehman Hutton Mortgage Corporation	19000 MacArthur Boulevard Irvine, CA 92715
Shirley H. Moore DBA: First Piedmont Mortgage Company	3121 Battleground Avenue, Suite B Greensboro, NC 27410
Shoptaw–James, Inc.	5871 Glenridge Drive, Suite 200 Atlanta, GA 30328
Spring Financial Mortgage Company	521 Fellowship Road, Suite 220 Mount Laurel, NJ 08054
Squire Mortgage Co.	101 South Marshall Street Winston–Salem, NC 27101
Stephen Rubin and Steven Weiner DBA: Creative Funding Company	1520 Iris Drive Charlotte, NC 28205
Summit Financial Services Corp. DBA: Summit Mortgage Corporation	104 South McMorrine Street Elizabeth City, NC 27909
SunStates Mortgage Corp.	3300 Northeast Expressway, Suite 7E Atlanta, GA 30341
Tarheel Mortgage Services, Inc.	8301 University Executive Park Suite 150 Charlotte, NC 28262
The First National Mortgage Exchange, Inc.	4201 Long Beach Boulevard Suite 303 Long Beach, CA 90807
The Guilford Equity Group, Inc.	2211 West Meadowview Road Suite 107 Greensboro, NC 27407
The Lenders Financial Group, Inc.	7706 Six Forks Road, Suite 204 Raleigh, NC 27615
The Loan Company	206 East Chestnut Street Asheville, NC 28801
The Money Centre, Inc.	7422 Carmel Executive Park Drive #308 Charlotte, NC 28226
The Mortgage Corner, Inc.	One Jefferson Square Post Office Box 10300 Waterbury, CT 06726

Registrant	Headquarters
The Prudential Real Estate Financial Services of the Carolinas	751 Broad Street, 12th Floor Newark, NJ 07102
Thies Realty & Mortgage Company	119 Huntley Place Charlotte, NC 28207
Tidewater First Financial Group, Inc.	4500 Holland Office Park, Suite 312 Virginia Beach, VA 23452
Trinity Mortgage, Incorporated	5500 Executive Center Drive Suite 101 Charlotte, NC 28229
UDC Mortgage Corporation	4812 South Mill Avenue Tempe, AZ 85282
United Southern Mortgage Corporation of Roanoke	155 Riverbend Drive Charlottesville, VA 22901
Unity Mortgage, Inc.	6512–204–B Six Forks Road Raleigh, NC 27615
Universal Mortgage and Investment Corp.	Pomona Center 9–A Dundas Circle Greensboro, NC 27407
V I P Mortgage & Financial Services, Inc.	610 West Johnson Street Raleigh, NC 27604
Valley Acceptance Corporation	3200 Northline Avenue, Suite 629–B Greensboro, NC 27408
Wagner Mortgage Services, Inc.	834 West Fourth Street Winston–Salem, NC 27101
William Baker Allnutt, Jr.	4259 Appleton Way Wilmington, NC 28412
William Reynold Allen, III	1614 St. Francis Road Greensboro, NC 27408
WoodBai, Inc. DBA: Unlimited Financial Resources	3622 LycKan Parkway, Suite 4004 Westgate Plaza Durham, NC 27707
Worldwide Financial, Inc.	4801 East Independence Boulevard Suite 709 Charlotte, NC 28212

TOTAL 184

REFUND ANTICIPATION LOAN FACILITATORS

THE REFUND ANTICIPATION LOAN ACT

History

The General Assembly enacted the Refund Anticipation Loan Act effective in 1990 (G.S. § 53–245, *et seq.*). The Act requires all refund anticipation loan facilitators to register with the Commissioner of Banks and defines a facilitator as any entity that processes, receives or accepts for delivery an application for a refund anticipation loan or a check in payment of this type of loan. The act does not apply to companies that fund refund anticipation loans or to banks, savings associations or credit unions.

Current Law

As of December 31, 1993, there were 396 companies registered with the Commissioner. With the advent of electronically filed tax returns at the federal level, the refund anticipation loan industry has expanded dramatically. The refund anticipation lender advances funds which are repaid from the proceeds of the borrower's federal income tax refund. As the first state to enact comprehensive legislation, North Carolina is a leader in the oversight of this industry. The Refund Anticipation Loan Act promotes public confidence in the industry and educates the consumer about the product he receives. In addition to requiring annual licensing of all facilitators, the Act requires facilitators to disclose to the consumer the cost of credit. The Commissioner of Banks may ensure compliance with the Act through audits or examinations of registrants and through the issuance of cease and desist orders and civil money penalties. Each year examiners visit the offices of registrants to monitor compliance with the Act's disclosure requirements.

Future

The law provides an interesting standard as to refund anticipation loan fees. To be disallowed, the Commissioner must find the fee to be unconscionable. As the industry has grown, the loan fees charged have decreased; and it is likely that the maximums allowed for 1994 and preceding years may be found unconscionable in the future.

NORTH CAROLINA REFUND ANTICIPATION LOAN FACILITATORS AS OF DECEMBER 31, 1993

Registrant	*Headquarters*
A & K Services, Inc.	1209 Stephens Street Greensboro, NC 27406
Abernethy & Abernethy, CPAs	1325–B East Garrison Boulevard Gastonia, NC 28053
AccounTax-Johnson Accounting, Inc.	1443 East 7th Street Suite 212 Charlotte, NC 28204
Accounting, Payroll, Taxes, Inc. DBA: APT, Inc.	1016 Earl Road Shelby, NC 28152
Accutrol Business Services, Inc.	413 West Main Avenue Gastonia, NC 28052
Advantage Financial Services, Inc. DBA: Advantage Tax & Accounting	411 Western Boulevard Jacksonville, NC 28546
Alan M. Sadler DBA: Mister Money Check Casher	7360 Skidaway Road Savannah, GA 31406
Alavia Stevens Wyrick DBA: H & R Block	209 South Academy Street Richlands, NC 28754
Albert Johnson DBA: Granite City Services	Route 1, Box 255–A Ararat, NC 27007
Alene A. Dale, Accountant	5 Trade Street Granite falls, NC 28630
Alfred Lee Ferguson DBA: Ferguson's Tax Service	351 Longhorn Drive Fayetteville, NC 28303
Alice Lax Cornelison	1129 North Fayetteville Street Asheboro, NC 27203
Alicia Geary DBA: All Year Tax Service	4001 Murchison Road Fayetteville, NC 28311
Ann Langdon Kaneklides	215–4 East Divine Street Dunn, NC 28335
Anne Grady Hocker DBA: H & R Block	331 East Main Street Clayton, NC 27520
Annie Fae Etheridge DBA: H & R Block	115 West Main Street Williamston, NC 27892

Registrant	Headquarters
Arlene H. Matthews DBA: H & R Block	315 North Brown Street Chadbourn, NC 28431
Arthur Simon Katz DBA: H & R Block	210 North Madison Boulevard Roxboro, NC 27573
Arvonia Lee McWilliams	8912 McMillian Drive Harrisburg, NC 28075
Asheville Business Systems, Inc.	90 Southside Avenue, Suite 250 Southside, NC 28801
Asheville Tax Service, Inc. DBA: Laserfast Tax Service	85 Tunnel Road, Suite 15A Asheville, NC 28803
Associated Tax Service, Incorporated	1329 West Garrison Boulevard Gastonia, NC 28053
Aubrey Alfred Keen DBA: Express Tax	4320 Park Road Charlotte, NC 28209
Auto Finance Company, Inc. DBA: Tax Quik	503 West Wilkinson Boulevard Belmont, NC 28012
Auto Security Agency, Inc.	700 Kenilworth Avenue Charlotte, NC 28204
Barbara B. Parker DBA: E & W Accounting	1843 East Marion Street Shelby, NC 28150
Barbara J. Bull DBA: H & R Block	231 North Main Street Kernersville, NC 27284
Barbara Jean Stephenson Pitts	70 Main Street Canton, NC 28716
Barbara Joan Campbell DBA: Express Tax & Accounting Service	168 Poplar Street Elizabethtown, NC 28337
Barbara N. Cochran DBA: H & R Block	104 South Oak Street Cherryville, NC 28021
Barbara O. Webster DBA: Webster's InComtax	808 South Third Street Smithfield, NC 27577
Bay Colony, Ltd. DBA: H & R Block	5445 Glenside Drive, Suite 201 Richmond, VA 23230
Beckwith & Hicks, CPA's	2949 new Bern Avenue, Suite 109 Raleigh, NC 27611
Belinda Jones Weadon DBA: Weadon Tax Service	640-3B South Van Buren Road Eden, NC 27288

Registrant	Headquarters
Bernita June Conway DBA: ConTAX/Consultants	105 North Main Street Mt. Holly, NC 28120
Billy Ray Reynolds DBA: H & R Block	321 North Main Street Troy, NC 27371
Bobby Charles Barger DBA: Full Range Income Tax & Accounting	471 Plaza Drive Mooresville, NC 28115
Bonnie E. Whitehurst DBA: H & R Block	913 Main Street Scotland Neck, NC 27874
Braxton Langdon, Inc.	201–5 South 8th Street Smithfield, NC 27577
Breazeale & Kiser, CPA's	915 Tate Boulevard, SE Suite 168 Hickory, NC 28603
Brenda A. Moody DBA: H & R Block	1025 Randolph Street Suite 10 Thomasville, NC 27360
Brenda Britton Barger Barger Business Services	901 Burlington Road Roxboro, NC 27573
Brenda Mabe McKenzie DBA: H & R Block	507 North Main Street Sparta, NC 28675
Bryan Hunter Stone DBA: Express Tax Returns	1239 Weldon Road Roanoke Rapids, NC 27870
Business Systems & Services Inc. DBA: Scott Accounting Service	217 Hughes Boulevard Elizabeth City, NC 27909
C & M Tax Service of Fayetteville, Inc.	6385 Yadkin Road Fayetteville, NC 28303
C & N Tax Service DBA: H & R Block	1223 Elk Park Highway Newland, NC 28657
Carlee Cummings DBA: Cummings Income Tax Service	Route 3, Box 130 CC Maxton, NC 28364
Carol A. Cholette DBA: H & R Block	122 North Ft. Fisher Boulevard Kure Beach, NC 28449
Carol Ann McElhenny DBA: H & R Block	1201 Andrews Road Murphy, NC 28906
Carol J. Gregory, Inc. DBA: H & R Block	206 South Main Street Fuquay–Varina, NC 27526
Carol White/Rodney Lisenby DBA: C & L Accounting Services	141–I Broadmoor Lane Winston–Salem, NC 27115

Registrant	Headquarters
Carolina Tax Service, Inc. DBA: Jackson Hewitt Tax Service	4201 University Drive Durham, NC 27707
Carolyn L. Crayton DBA: Crayton's Bookkeeping & Tax Service	809 West Main Street Locust, NC 28097
Carolyn Marie Kee DBA: Kee Bookkeeping and Tax Service	1106 West Cornwallis Road Durham, NC 27705
Carolyn Williams Panther & Beverly Jane Williams DBA: BCD Income Tax & Accounting	108 Belmont Place Shelby, NC 28150
Catawba Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697
Cecil Earl Reid DBA: Carolina Business Services	1110 East Main Street Spindale, NC 28160
Central Associates, Inc.	408 South Main Street Marion, NC 28752
Chandrika Shrimanker, CPA	2245–J North Hill Drive Raleigh, NC 27612
Charles Corr DBA: Corr's Income Tax and Accounting Service	508 Duncan Road Spring Lake, NC 28390
Charles Linwood Morgan, Sr. and Faye S. Morgan DBA: C & F Morgan, Partners	2831 Startown Road Newton, NC 28658
Charles Thomas Edmondson, Jr. DBA: THE FAST REFUND STORE	816 Memorial Drive Ahoskie, NC 27910
Charles W. Brown DBA: Bladen Computer Services	108 West Broad Street Elizabethtown, NC 28337
Charlotte Q. Grant DBA: H & R Block	1305 East Broad Avenue Rockingham, NC 28379
Chieko Ura Sauls DBA: H & R Block	207 King Richard Court Jackson, NC 28546
Christine Griffin DBA: Griffin's Accounting Service	Route 4, Box 609 Lumberton, NC 27358
Christopher F. Chestnut, CPA	127 N. Patterson Street Maxton, NC 28364
Clara Livingston Gathings DBA: H & R Block	210 South Rutherford Street Wadesboro, NC 28170
Clarence O. Williamson, Jr. DBA: TWC Rapid Tax Service	107 North Murrow Boulevard Suite 100 Greensboro, NC 27420

Registrant	Headquarters
Classic Accounting & Tax Service, Inc.	1900 Highway 16 North Denver, NC 28037
Claudette B. Clawson, Rhonda H. Sunday DBA: Clawson Tax	500 Highway 49 Harrisburg, NC 28075
Coharie Accountants, Inc.	617 College Street Clinton, NC 28328
Collins & Boike, P.A.	1333 West Roosevelt Boulevard Monroe, NC 28110
Cordelia F. Holland DBA: Refund Express	811 Brookdale Street Martinsville, VA 24112
Cross Creek Accounting Services, Inc.	6465 Yadkin Road Fayetteville, NC 28303
Culaye Holmes Dunn DBA: Kustom Right Accounting & Tax	Route 2, Box 698 Dunn, NC 28334
Curtis Duff Michael, CPA	Route 10, Box 161 Lexington, NC 27292
Cynthia J. Gall DBA: H & R Block	514 Dunn–Erwin Road Dunn, NC 28334
Data Service G.P., Inc.	1010 South Evans Street Greenville, NC 27834
David Malcolm Pettigrew DBA: Steele Creek Tax Service	13209–F Carowinds Boulevard Charlotte, NC 28273
David T. Cloer	11229N East Independence Boulevard Matthews, NC 28106
David T. Herman, Jr.	3122 Springs Road Hickory, NC 28603
David Wayne McConnell	24 Spring Street, SW Concord, NC 28025
David William Evison DBA: DW Evans Tax Service	3236 Timberwolf Avenue High Point, NC 27265
Deborah Gaye White DBA: Tax Plus	1146 West Pine Street Mt. Airy, NC 27030
Deborah H. Akers DBA: Akers Bookkeeping and Tax Service	1219 Memorial Boulevard Eden, NC 27288
Deborah Lynn Key DBA: Key & Company	3400 Sunset Avenue Rocky Mount, NC 27804

Registrant	Headquarters
Debra Jackson Pope DBA: Debra J. Pope, Accountant	207 West Hamlet Street Pinetops, NC 27834
Derick Mouzon Green DBA: Dream Enterprise Tax Service	335–C East Montcastle Drive Greensboro, NC 27406
Dewey Evans Fox DBA: The Fox Tax Group	904 West Union Street Morganton, NC 28655
Diana Clewis DBA: Diana Clewis Tax Service	Route 3, Holden Beach Road Shallotte, NC 28459
Diane Stidham Clark DBA: H & R Block	828 North Howe Street Southport, NC 28461
Donald Bruce Williamson DBA: DWB Business Services	3305 Sunset Avenue Rocky Mount, NC 27804
Donald Eugene Overmeyer DBA: West Tech Sales and Service	Route 12, Box 2882 Lexington, NC 27292
Donna S. Uzzell, Nannie M. Barrow DBA: Pinewood Tax & Accounting Service	1809–C Berkeley Boulevard Goldsboro, NC 27534
Doris Lou Storey DBA: Storey's Tax Service	1002 Carmel Drive Gastonia, NC 28056
Dorothy Brown Leamon	5919–C James Clemmons, NC 27012
Dorothy M. Reep, CPA, P.A.	318 North Center Street Statesville, NC 28677
Douglas Alan Briggs	210 Valdese Avenue Morganton, NC 28655
Douglas Thompson	Route 1, Box 36D Clarkton, NC 28433
Drake Enterprises, Ltd. DBA: Drake & Company	106 Palmer Street Franklin, NC 28734
E. Kelly Holden DBA: H & R Block	Route 3, Box 1085 Shallotte, NC 28459
Earl B. Fitts DBA: Earl B. Fitts & Co.	211 North Second Avenue Siler City, NC 27344
East Carolina Electronic Tax Service, Inc.	1105 West Cumberland Street Dunn, NC 28334
Ed Henry Agency, Incorporated	1200 English Road High Point, NC 27262

Registrant	Headquarters
Eddie Lynn Funderburk DBA: Jackson Income Tax Service	8826 Brigadier Lane Charlotte, NC 28227
Edgar Spencer Satterfield, Jr. DBA: H & R Block	1004 North Main Street Suite104 High Point, NC 27262
Edna Trice Cutherbertson DBA: Edna Cutherbertson Tax Service	Highway 181 Montezuma, NC 28653
Edney Enterprises, Inc. DBA: Mail Boxes Etc. #264	860 Merrimon Avenue Asheville, NC 28804
Elaine Smith Hughes DBA: Cross Roads Food Mart	Route 22, Box 5115 Lexington, NC 27292
Eldridge Furr, Accountant	210 North Main Street Oakboro, NC 28129
Electronic Tax Filers, Inc.	1143–D Executive Circle Cary, NC 27511
Eli J. Robles	7008 Mapleridge Drive Charlotte, NC 28210
Elizabeth G. Austin DBA: Austin Tax Service	2117 Carriage Woods Lane Kannapolis, NC 28081
Elizabeth Morris Whitlow DBA: Libby's Bookkeeping and Tax Service	1016 North Main Street Roxboro, NC 27573
Elizabeth S. Smith DBA: H & R Block	306 South Broad Street Brevard, NC 28712
Ellis Ray Howell	101 South Center Street Mount Olive, NC 28365
Erma M. Kinlaw DBA: H & R Block	301 North St. Pauls, NC 28384
Estalene Sellers DBA: H & R Block	211 East 5th Street Tabor City, NC 28463
Evelyn Ezzell DBA: H & R Block	205–A South Berkeley Boulevard Goldsboro, NC 27534
Evelyn F. Stegall DBA: H & R Block	907 North Ridge Avenue Kannapolis, NC 28083
Evelyn S. West DBA: West Tax Service	2932 Randleman Road Greensboro, NC 27406
Exchequer, Inc. DBA: Check–x–change	4402 Market Street Wilmington, NC 28403

Registrant	Headquarters
Expre$$ Tax Return$ Inc.	110 West Highland Avenue Rocky Mount, NC 27804
Fastax Ventures, Inc.	1310 Ashley Square Winston–Salem, NC 27103
Fastax, Inc.	2520 Neuse Boulevard New Bern, NC 28562
Faye Cotten Cameron	200 Main Street Broadway, NC 27505
Faye Loven Smith DBA: Accu–Trol Income Tax Service	305 East Main Street Lincolnton, NC 28093
Fidelity Financials of the US, Inc. DBA: Thrifty Tax Service	208 North Garnett Street Suite D Henderson, NC 27536
For–Med, Inc. DBA: Computer Services	237 Perkins Road Camden, NC 27921
Frances E. Banks DBA: H & R Block	1549 Atkinson Street, College Plaza Laurinburg, NC 28352
Frances Rollins Clark DBA: THE TAX FACTORY	204 East McAden Street Graham, NC 27253
Frances S. Moore DBA: H & R Block	385–B Ja–Max Drive Hillsborough, NC 27278
Frances W. Sargent DBA: H & R Block	1023 North Smithfield Road Knightdale, NC 27545
Frank Edwin Wilcox	118 Torrence Circle, NW Lenoir, NC 28645
Frank's Pawn Shop, Inc.	107 North Main Street Salisbury, NC 28144
Fred L. Gordon DBA: Gordon's Income Tax Service	907 Fields Drive Sanford, NC 27331
Gail H. Whitley DBA: H & R Block	243 West Main Street Albemarle, NC 28163
Gaither Gray Macy DBA: Jackson Hewitt Tax Service	1187 Silas Creek Parkway Winston–Salem, NC 27109
Gaylon Godwin McKinney	1295 Highway 221 North Marion, NC 28752
George A. Port	2571–B Pembroke Road Gastonia, NC 28053

Registrant	Headquarters
George Bradley Thompson DBA: Thompson Tax Consultant	14006 Idlewild Road Matthews, NC 28105
George D. Beam III Accountant, Inc.	7504 Dallas Chrv. Highway Cherryville, NC 28021
Gerri Mason DBA: Gerri Mason Accounting Service	2202 West Franklin Avenue Gastonia, NC 28052
Giles Agency, Inc.	611 East Main Street Spindale, NC 28160
Glennie N. Poe DBA: H & R Block	Glen Lennox Shopping Center Chapel Hill, NC 27514
Gloria Dean Reid Kirby	740 Blueberry Drive Granite Falls, NC 28630
Goria E. Wilson DBA: Wilson's Accounting & Financial Services	1700 Broadcast Avenue Gastonia, NC 28052
Grenier–Summey Business Services	3810 South New Hope Road Gastonia, NC 28056
GSV, Incorporated DBA: H & R Block	309 Franklin Plaza Louisburg, NC 27549
Gwendolyn Harvey Sneed DBA: G.H.S. Income Tax Service	3736 Dusty Lane Raleigh, NC 27604
H & R Block, Inc.	4410 Main Street Kansas City, MO 64111
H. N. Robinson Investments, Inc. DBA: Public Tax Service	726 Gastonia Highway Bessemer City, NC 28016
Harper & Phillips, Inc.	Route 9, Box 42 Kinston, NC 28501
Hattie Jo Beauchamp DBA: H & R Block	510 West Main Street Forest City, NC 28043
HAY–CAR Enterpise DBA: H & R Block	Boulevard Plaza Wilson, NC 27893
Helen Cooper Blackwell DBA: DCP Express Financial Services	1601 B Herrington Road Elizabeth City, NC 27909
Helen G. Lanier DBA: Lanier Bookkeeping & Tax Service	204 Strawberry Boulevard Chadbourn, NC 28431
Helen M. Casey DBA: H & R Block	606 East Williams Street Apex, NC 27502
Helen R. Hunter	350 Walnut Creek Road Marshall, NC 28753

Registrant	Headquarters
Helen Tapp DePriest DBA: H & R Block	698 Linden Drive, Unit 100E Eden, NC 27288
Henry Cooper Edmondson & Charles Thomas Edmondson, Sr. DBA: Edmondson Accounting Service	325 Fairview Road Rocky Mount, NC 27801
Henti & Deborah Baird, Partnership DBA: Baird's Tax & Accounting Service	12 Barrett Place Greensboro, NC 27405
Herman Theodore Etheridge, Sr. DBA: H & R Block	2005 Main Street Tarboro, NC 27886
Hershel Maurice Lockett DBA: Lockett's Accounting Services	510 Garrett Street Greensboro, NC 27406
Hilda Cartrette Strickland	County Road 1317 Chadbourn, NC 28431
Howard Lee Keziah, Sr. DBA: H & R Block	1326 North Main Street Salisbury, NC 28144
Hughes & Keener, Inc. DBA: H & K Bookkeeping & Tax Service	899 Haywood Road Asheville, NC 28806
Imperial Tax Service, Inc.	700 Roberts Avenue, Suite 102A Lumberton, NC 28358
Income Tax Returns, Inc.	3041 South Boulevard Charlotte, NC 28209
Ira Stephen Everhart and Danny R. Nicholson, Sr. DBA: High Rock Realty	2012 Cotton Grove Road Lexington, NC 27292
Irene Jane Odebralski DBA: Jackson–Hewitt Tax Service	327 West Main Street Havelock, NC 28532
ITS Income Tax Service of N.C., Inc.	3816 Bland Road Raleigh, NC 27609
Ivey's Accounting Service, Inc. DBA: Ivey's Express Refund Service	74 Jerome Street Lumberton, NC 28358
Ivy Enterprises, Inc. DBA: Jackson Hewitt Tax Service	629 First Colonial Road Virginia Beach, VA 23451
J & J Consultants, Inc.	4006 Oak Hollow Drive High Point, NC 27265
J. H. Tax Services, Inc. DBA: Jackson Hewitt Tax Service	4405 Central Avenue Charlotte, NC 28205
Jack Everett Burroughs DBA: H & R Block	212 Arch Street Henderson, NC 27536
Jack S. Bentley DBA: Bentley Tax Service	141 South Main Street Stanly, NC 28164

Registrant	Headquarters
Jack Vernon Abernethy DBA: Lightning Refund of Gaston	1111–B West Garrison Boulevard Gastonia, NC 28054
Jackson Hewitt, Inc. DBA: Jackson Hewitt Tax Service	801 Volvo Parkway Chesapeake, VA 23320
James A. Caulder DBA: H & R Block	117 Midtown Arcade Madison, NC 27025
James A. Taylor, III DBA: Padgett Business SErvices of Asheville	1261 Brevard Road Asheville, NC 28806
James Bertram Hardi DBA: ABS Accounting & Tax Service	7550–105 Creedmoor Road Raleigh, NC 27613
James D. Hahn DBA: J. D. Hahn, Inc.	1407 East 3rd Street Charlotte, NC 28204
James Edward McPherson DBA: McPherson Tax & Accounting Services	2 Gemini Drive Elizabeth City, NC 27909
James Edward Means	1601 West Morehead Street Charlotte, NC 28208
James Guthrie Huff DBA: H & B Tax Service	7919 Main Street Vanceboro, NC 28586
James Herbert Brank CPA	2900 High Point Road Greensboro, NC 27403
James L. Cowan, Jr., Accountant	305 North Main Street Farmville, NC 27828
James Louis Saunders, Jr.	1026 East 10th Street Roanoke Rapids, NC 27870
James Robert Whitlow DBA: Jimmy's Tax & Accounting Service	735 Durham Road Roxboro, NC 27573
James Roland Green DBA: Instant Tax Service	3307 Fort Bragg Road Fayetteville, NC 28303
James Stephen Cornwell DBA: Accounting Service of Lattimore	202 Price Street Lattimore, NC 28089
James Stephen Elder DBA: H & R Block	12 Sylva Plaza Sylva, NC 28779
James T. Helms, Accountant	1125 East Morehead, Suite 103 Charlotte, NC 28204
James W. Webb, Jr. DBA: H & R Block	210–D Forga Plaza Hazelwood, NC 28738
Jane Loy Fields	3206 Gilmore Drive Greensboro, NC 27407

Registrant	Headquarters
Janet R. Hamilton DBA: Janet R. Hamilton & Company	816 Nashville Road Rocky Mount, NC 27803
Janice Guy Clayton DBA: Jackson Hewitt Tax Service	5444 A Yadkin Road Fayetteville, NC 28303
Jann Totherow Birt DBA: Jackson Hewitt Tax Service	121 West Wilkinson Boulevard Belmont, NC 28012
Jay Giles Smith III DBA: S & S Services	390–C South Stratford Road Winston–Salem, NC 27103
Jay Junius Teddy DBA: Carolina Tax Service of Shelby	114 College Avenue Shelby, NC 28150
Jeanne C. Nicholson	1020 Asheville, Highway, Suite H Brevard, NC 28172
Jerdie Means, Jr.	101 West Main Street Charlotte, NC 28208
Jerome Davis DBA: Rapid Tax	4409–F North Tryon Street Charlotte, NC 28213
Jerry Arnold Faulkner DBA: H & R Block	140 Hillsboro Street Oxford, NC 27565
Jerry Hunt DBA: Jerry Hunt Auto Sales	22 East Third Street Lexington, NC 27292
Jerry R. Kittrell DBA: V.I.P. Insurance Agency	201 South Berkeley Boulevard Goldsboro, NC 27534
Jerry V. Overton DBA: H & R Block	Highway #5 South Pinehurst Plaza Aberdeen, NC 28315
Jesse L. Draugh/Erica B. Wright DBA: J & E Quick Return	432 North. Raleigh Street Rocky Mount, NC 27801
Jesse Smith, Jr.	219 West College Street Warsaw, NC 28398
Jessie Williams Love	421 Sugar Creek Road West Charlotte, NC 28213
Jiffy Tax Service, Inc.	1610 Westchester Drive High Point, NC 27262
Jiles P. Edwards DBA: Edwards Tax Filings	214 North Brown Street Chadbourn, NC 28431
Jim Bentley's Tax Service	902 C Street North Wilkesboro, NC 28659
Jim Boggs DBA: Boggs Tax Service	27 Nicoma Park Denton, NC 27239

Registrant	Headquarters
Jimmy William Lambert	May Boulevard Farmville, NC 27828
Joel Davis Insurance Agency, Inc.	848 South Main Street Graham, NC 28253
John Calvin Kirkman DBA: Excel Accounting & Tax	1 Cavendish Circle Greensboro, NC 27455
John Craig Company, Inc. DBA: H & R Block	Highway 213 East Marshall, NC 28753
John P. Pulliam	141 West Main Street Pilot Mountain, NC 27041
John W. Fletcher Enterprises, Inc. DBA: Continental Tax Service	159 Gillespie Street Fayetteville, NC 28301
Johnna Rose Anderson DBA: H & R Block	115 King Street Elizabethtown, NC 28337
Johnny L. White DBA: White's Accounting & Associates	105 Brynn Marr Road Jacksonville, NC 28546
Joint Ventures, Inc.	528 McKoy Street Clinton, NC 28328
Joseph Morris Mahn DBA: Joseph Morris Mahn, CPA	201 North Front Street, Suite 615 Wilmington, NC 28401
Joseph Norman Roland Caron	300 Ramsey Drive Jacksonville, NC 28540
Joseph Raymond Houde DBA: JRH Tax Service	8945 Ambridge Drive Kernersville, NC 27284
Joseph T. Cholette DBA: H & R Block	514 Roland Avenue Surf City, NC 28445
Joy C. Long and Debbie A. Wortman DBA: C & J Accounting & Tax Service	701 Suttle Street, Suite G Shelby, NC 28150
Joyce Gail Atwell DBA: Joyce's Office	944 West Highway 150 Lincolnton, NC 28092
Joyce S. Ritchie DBA: H & R Block	1111-A Yadkinville Road Mocksville, NC 27028
Judith K. Gurley, Inc. DBA: H & R Block	508 Berne Square New Bern, NC 28562
Judy C. Billings DBA: H & R Block	103 North Main Street Lexington, NC 27292
Judy C. Hicks DBA: Hicks Bookkeeping & Tax Service	Route 7, Box 1370 Thomasville, NC 27360

Registrant	Headquarters
Judy C. Waddell DBA: H & R Block	223 East Main Street Yadkinville, NC 27055
Judy Dutton Poulnott DBA: Judy's Tax Service	102 South Rutherford Street Wadesboro, NC 28170
Karen Elizabeth Jackson King DBA: H & R Block	111 North Front Street Warsaw, NC 28398
Karen T. Davis DBA: H & R Block	411 West State Street Black Mountain, NC 28711
Kenneth Clyde Cockrell DBA: Cockrell's Tax Service	Old Wilkesboro Road Taylorsville, NC 28681
Kenneth L. Jackson/Janet I. Jackson DBA: H & R Block	1501 North Queen Street Kinston, NC 28501
Kenneth Orville Baswell DBA: Baswell Tax Service	643 Willis Road Dallas, NC 28034
Kenny Morgret, Accountant, Inc.	1501 Roberts Avenue Lumberton, NC 28359
Kostrich and Associates, P.C.	Highway #12 Frisco, NC 27936
Larry Allen King, Sr. DBA: H & R Block	505 Northeast Boulevard Clinton, NC 28328
Lawrence Industries, Inc.	Route 3, Wright Road Thomasville, NC 27360
Lawrence M. Pool	377 Lower Mall Drive Thruway Center Winston–Salem, NC 27103
LB Sales & Accounting, Inc.	560 West Walker Street Asheboro, NC 27203
Leroy McCoy Allister DBA: Randolph's Accounting & Tax Service	4265 Brownsboro Road Suite 230 Winston–Salem, NC 27106
Leslie P. Caillouet DBA: Affordable Services	1310 East Bessemer Avenue Greensboro, NC 27405
Lewis Loftin DBA: H & R Block	2618–D East Main Street Lincolnton, NC 28092
Lightning Refund, Inc.	138 West Main Street Franklin, NC 28734
Linda E. Harrison DBA: H & R Block	748–I East Chatham Street Cary, NC 27511

Registrant	Headquarters
Linda Kay Goode DBA: L & W Accounting	Route 2, Box 63A Walls Church Road Ellenboro, NC 28040
Linda Marie Edmonds DBA: E–Z Income Tax Service	Route 4, Box 788 Roanoke Rapids, NC 27870
Linda Winecoff Dendy DBA: Linda's Tax Service	605 Woodlawn Street Belmont, NC 28012
Lisa Lynn Horne DBA: Vance & Horne Accountants	237 East Center Street Lexington, NC 27292
Lonnie Ray Morton DBA: Morton's Tax & Bookkeeping Service	1424 Pennington Road Albemarle, NC 28001
Louise S. English DBA: H & R Block	111 West Main Street Wallace, NC 28466
LPK Inc. DBA: H & R Block	2013 West 15th Street Washington, NC 27889
Luflan Corporation DBA: Accounting Concepts	39 Charlotte Ann Lane Hickory, NC 28601
Luther C. James DBA: L.C. James & Associates	1433 Broad Street Durham, NC 27705
M. C. Brewer DBA: H & R Block	515 West Ehringhaus Street Elizabeth City, NC 27909
M.W.P. Inc. DBA: NATAX SYSTEMS	5221 Yadkin Road Fayetteville, NC 28303
Mack Donald Davis, Jr. DBA: Mack D. Davis, Jr. CTP	Post Office Box 41 Sneads Ferry, NC 28460
Marcia Williams Harris DBA: MaHas & Company	Route 9, Box 4458 Lexington, NC 27292
Margaret Harrison Suppler DBA: Jackson Hewitt Tax Service	202 Sir Walter Raleigh Manteo, NC 27954
Margaret West Caudle	Route 2, Box 1240 Hamptonville, NC 27020
Mariam McGalliard Vestal DBA: H & M Tax Service	305 Bessemer City Road Gastonia, NC 28052
Marilyn S. Smith DBA: ABC Tax Service	233 1/2 East Main Street Lincolnton, NC 28092
Marilynn Margaret Allred DBA: H & R Block	107 East Charlotte Avenue Mt. Holly, NC 28120

Registrant	Headquarters
Marjorie Maness DBA: H & R Block	1520–H East Dixie Drive Asheboro, NC 27204
Martin M. Postma Enterprises, Inc. DBA: H & R Block, Inc.	410 West Main Street Havelock, NC 28532
Mary Ann Murray DBA H & R Block -	325 South Steele Street Sanford, NC 27330
Mary Anne Teague DBA: Mary Anne's Tax Service	821 Huss Street Lincolnton, NC 28092
Mary Dail Clark DBA: H & R Block	204 West Marlboro Road, Suite D Farmville, NC 27828
McKee Accounting Services, P.A. DBA: McKee CPA Offices	1815 Kildaire Farm Road Cary, NC 27511
MDP Quick Tax, Incorporated	10827 Pineville Road, Suite 3 Pineville, NC 28134
Melba A. Dew	2001 North Main Street Tarboro, NC 27886
Michael Robert Dean DBA: Rapid Cash Refund	3335 C South York Road Gastonia, NC 28052
Millie Sharon Lefevre Crump DBA: Income Tax Specialists	1066 Connelly Springs Road Lenoir, NC 28645
Miriam Fisher Huneycutt/Ted Eugene Huneycutt DBA: Tax Center	209 East Main Street Albemarle, NC 28001
Morris Tax Service, Inc.	899 Carolina Avenue Albemarle, NC 28001
Nancy A. Rodden DBA: H & R Block	204 West Plum Street Stanley, NC 28164
Nancy Marie Harris Neill	723 East Main Street Lincolnton, NC 28092
Naomi Jenkins DBA: H & R Block	Main Street Post Office Box 85 Bayboro, NC 28515
Nemesis, Inc. DBA: H & R Block	6356 Cephis Drive Clemmons, NC 27012
Norman Standifer DBA: N & J Tax Service	4016-D Wilkinson Boulevard Charlotte, NC 28208
Northwestern Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697

Registrant	Headquarters
O. Henry Income Tax Service	3701 Summit Avenue Greensboro, NC 27405
Oak Brook Financial Corporation DBA: Check Mate	2929 SE Powell Boulevard Portland, OR 97202
Onie L. Lee Cameron DBA: Lea Enterprises, Unlimited	122 South Churton Street Suite 204 Hillsborough, NC 27278
P.A.R. Incorporated DBA: Pawn Outlet	136 Roses Plaza, Highway 64 Hendersonville, NC 28793
Pamela Joan Holcomb–Rumple	400 Wilkes Street Elkin, NC 28621
Pamela M. McInnis/Particia S. Stogner DBA: American Preferred Tax Service	801 East Broad Avenue Rockingham, NC 28379
Paru, Inc. DBA: Webtax	3651 Central Avenue Charlotte, NC 28205
Pat F. Mills, Trudy Gail Baucom, Tami Yvonne Mills DBA: Mills Tax Service	122 East Elm Street Marshville, NC 28103
Pat L. Nobles DBA: H & R Block	South Madison Street Whiteville, NC 28472
Patricia Darlene Woods Adams/Peggy Woods DBA: Taxes & Docs	109 East Freemont Street Burgaw, NC 28425
Patricia Harvey Elder DBA: H & R Block	146 Depot Street Franklin, NC 28734
Patsy L. Ledbetter DBA: Affordable Tax Service	104 Chester Street Chesnee, SC 28323
Patsy V. Edmisten DBA: H & R Block	375B SE Broad Street Southern Pines, NC 28387
Patterson Tax Service, Inc.	6100 Lake Road Charlotte, NC 28227
Paul Hoyle DBA: H & R Block	406 Holly Hill Lane Burlington, NC 27215
Paul K. Schake DBA: Centralized Accounting Control	1001 West Franklin Boulevard Gastonia, NC 28052
Pearl Payton DBA: Ace Accounting & Financial Services	5800–G North Sharon Amity Road Charlotte, NC 28205
Peggie S. Warren DBA: H & R Block	106 West Third Street Red Springs, NC 28377

Registrant	Headquarters
Peggy Batts Batson DBA: Topsail Accounting & Tax Services	505 Watts Landing Road Hampstead, NC 28443
Peggy Joyce Kivett Warren DBA: ABT Tax Service	506½ West Dixon Boulevard Shelby, NC 28152
Percy Excell Shaw, Jr.	3085 West 5th Street Lumberton, NC 28358
Perkins Financial Services, Inc. DBA: CHECK-X-CHANGE	4421-A Central Avenue Charlotte, NC 28205
Personally Yours Service Corp.	3 Carolina Mountain Plaza Franklin, NC 28734
Phyllis B. Hicks & Crystal H. Dellinger DBA: Full Range Income Tax & Accounting	3581 Springs Road Hickory, NC 28601
Pinnacle Tax and Accounting Services, Inc.	Post Office Box 955 Swansboro, NC 28584
Poe Bookkeeping and Tax Service, Inc.	Route 3, Box 637 West Jefferson, NC 28694
Professional Bookkeepers, Ltd. of Thomasville, NC	508 National Highway Thomasville, NC 27360
Professional Financial Services, Inc. DBA: Pro Tax	9701 York Road Charlotte, NC 28222
Professor Tax of N.C., Inc.	34 Maxwell Street Asheville, NC 28801
Public Office & Tax Service, Inc.	239 West Washington Street Nashville, NC 27856
Quinn A. G., Inc. DBA: H & R Block	437 South Main Street Hendersonville, NC 28792
Rash & Anderson, Partnership DBA: H & R Block	302 South Center Street Statesville, NC 28677
Rebecca V. Bond DBA: Bond's Customized Computer	Route 1, Sandy Ridge Road Tyner, NC 27980
Regenesis, Inc. DBA: H & R Block	427 North Main Street Mount Airy, NC 27030
Regina K. Murdock DBA: H & R Block	332 Spruce Pine Shopping Center Spruce Pine, NC 28777
Renford W. Peed, Jr. DBA: H & R Block	305 C East Macon Street Warrenton, NC 27589
Richard A. Beauchemin, CPA	1916 Commonwealth Avenue Charlotte, NC 28299

Registrant	Headquarters
Richard Arthur Oxendine	Post Office Box 1372 Pembroke, NC 28372
Richard Christopher Kirk DBA: Speedie Tax–Service	3704 Central Avenue Charlotte, NC 28205
Rita Davis Green DBA: Dry Clean Express of Albemarle	Stanly County Plaza Highway 24–27 Albemarle, NC 28001
Robbie Ray Clines DBA: Bama Services	Route 3, Box 129F Raeford, NC 28376
Robert Earl Spears DBA: Carolina Rapid Tax Cash	442 East Broad Street Rockingham, NC 28379
Robert Ellis Ingram, Jr. DBA: Ingram's Office Service	445 White Crane Road Salisbury, NC 28146
Robert H. Cooper	130 Deerfield Drive Spring Lake, NC 28390
Robert Henry Harmer DBA: Accountants & Tax Associates	1329 West Innes Street Salisbury, NC 28144
Robert Lee Cooper DBA: Cooper Enterprises Income Tax Services	314 Cokey Road Rocky Mount, NC 27801
Robert Lee Edmonds Jr. DBA: Edmonds Income Tax Service	Route 1, Box 26B Garysburg, NC 27831
Ronald E. McGee	Route 3, Box 662–C Conover, NC 28613
Ronald Eldon Schoen DBA: Computerized Tax Service	209 South Steele Street Sanford, NC 27330
Ronald Stuart Clark DBA: H & R Block	122 Mulberry Street, NW Lenoir, NC 28645
Ross Angel Associates DBA: H & R Block	1608 Spring Garden Street Greensboro, NC 27403
Sam Houston DBA: Ninth Street Mail Center	703 Ninth Street Durham, NC 27705
Samuel Lee Crisp DBA: Crisp Insurance Agency	719 B South Main Street Lexington, NC 27292
Sandra Belk Ballenberger DBA: R & R Rapid Return Tax Service	1543 Atkinson Street Laurinburg, NC 28352
Sara Ruth Young DBA: Young's Tax and Accounting Service	951 North Main Street Lexington, NC 27292

Registrant	Headquarters
Sarah L.McMahan DBA: I. B. Systems	3335–E South York Gastonia, NC 28052
Scarboro & Payne, P.A., CPA's	1120 Randolph Street, Suite 44 Thomasville, NC 27361
Scott Insurance Shoppe, Inc. DBA: Insurance Shoppe	225 Marsh Road Charlotte, NC 28220
SeBo DBA: H & R Block	213 South White Street Wake Forest, NC 27588
Sharon Jordan Vinson DBA: Vinson's Quick Tax	529 East Ash Street Goldsboro, NC 27530
Shearon and Shearon, Inc.	102–D West Trade Street Forest City, NC 28043
Sherry Flack Floyd DBA: HI TECH TAX SERVICE	3 North Main Street Marion, NC 28752
Sherry Hargrave Lovingood DBA: Lovingood Tax Service	824 Bessemer City Road Gastonia, NC 28052
Shirley Chrismon Caulder DBA: H & R Block	1374 West Harrison Street Reidsville, NC 27320
Shirley H. Cline DBA: H & R Block	74 Cabarrus Avenue West Concord, NC 28025
Sonya Faye Deese DBA: Deese Filing Service	309 Bradford Drive Charlotte, NC 28208
South Granville Financial Services, Inc.	207 North Main Street Creedmoor, NC 27522
Stacy–Rich, Inc. DBA: McMillan and Associates	23–B West Third Street Lexington, NC 27293
Stan Gainey, CPA	413 East Wilkinson Boulevard Belmont, NC 28012
Star Sapphire Company, Inc. DBA: Hansen & Ellison	202 South Caldwell Street Brevard, NC 28712
Starling and Finn Insurance Agency, Inc.	618 West Friendly Avenue Greensboro, NC 27401
Stella L. Harper DBA: Harpers Tax Service	15 West 5th Street Tabor City, NC 28463
Stephen Young Sweet DBA: Ed Y. Sweet Income Tax Service	818 South Main Street Kannapolis, NC 28081
Stewart L. Allison, Michael C. Allison, Margie L. Allison DBA: Allison Bookkeeping & Tax Service	48 Manor Avenue, SW Concord, NC 28025

Registrant	Headquarters
Stokes Business Services, Inc. DBA: H & R Block	Ingle's Shopping Center Highway 311 Walnut Cove, NC 27052
Sydney P. Eudy DBA: H & R Block	6473 Morehead Road Harrisburg, NC 28075
Tax Back, Inc.	203 Pomona Drive Greensboro, NC 27404
TAX TIME, INC.	4425–309 Randolph Road Charlotte, NC 28211
Thomas Michael Talbott DBA: Jackson Hewitt Tax Service	33161 Capital Boulevard Raleigh, NC 27604
Thurman James Hubbard, Jr. DBA: Hubbard Tax Service	Route 10, Box 356 Winston–Salem, NC 27127
Vallie Mae Marsh DBA: H & R Block	519 South Chatham Avenue Siler City, NC 27344
Victoria M. Stephens DBA: THE TAX PEOPLE	1509 Lyon Court Charlotte, NC 28210
Viola Ammons Accountant, Inc.	29 Cabarrus Avenue West Concord, NC 28025
Virginia K. Braswell DBA: H & R Block	1321 West Roosevelt Boulevard Monroe, NC 28110
Wade J. Powell	372 S. Cox Street Asheboro, NC 27203
Walter R. Stancil DBA: W & W Rapid Tax Return Service	Route 2, Box 133 Ellerbe, NC 28338
Wanda Gail Johnson DBA: Wanda Johnson's Income Tax	Post Office Box 68 Highway 410 Dublin, NC 28332
Wayne S. Davis DBA: H & R Block	1255–C Burkemont Avenue Morganton, NC 28655
Wesley Evans DBA: Evan's Auto Sales	101 West Second Street Lumberton, NC 28359
Wilberta J. Usher, Howard C. Usher, et al DBA: Tax Advantage Tax Filing Service	705 Ramblewood Lane Wilmington, NC 28405
Wilkes Business Consultants, Inc. DBA: H & R Block	913 River Street Wilkesboro, NC 28697
Willard C. Alford DBA: Alford Bookkeeping & Tax Service	200 Koontz Avenue Thomasville, NC 27360

Registrant	*Headquarters*
William A. Lyerly, Jr. DBA: Kiker's Tax Service	128 Rowan Mill Road Salisbury, NC 28144
William B. Griffin/Jerry Wayne Robbins, Larry Benson Robbins DBA: Village Tax Service	1207 East Caswell Street Wadesboro, NC 28170
William Duncan McNeill DBA: McNeill & Associates	Route 2, Box 515 Semora, NC 27343
William Franklin Barton DBA: Jackson Hewitt Tax Service	420–A Highway 70 West Clayton, NC 27520
William Hugh Powell, Accountant	On The Square Haynesville, NC 28904
William Kasten DBA: H & R Block	242 B Main Street Swansboro, NC 28584
William Keith Childress DBA: Carolina Tax Service	6541 Raeford Road, Suite 102 Fayetteville, NC 28304
William King Harwell DBA: Wm. K. Harwell Tax Service	105 North Main Street Mooresville, NC 28115
William Robert Solomon DBA: B & S Express Tax Service	102 South Raleigh Street, Suite 5 Rocky Mount, NC 27801
William Thomas DePriest	3714 Alliance Drive, Suite 301 Pleasant Garden, NC 27313
Willis Associates, Inc. DBA: Numbers, Etc.	3062 Mt. Vernon Drive Gastonia, NC 28056
Woodson Group, Inc. DBA: Checks 2 Cash	219 Village Road Leland, NC 28451
Worsham Insurance & Tax Service Inc.	730 Spartanburg Highway Hendersonville, NC 28792

TOTAL: 396

MONEY TRANSMITTERS

THE MONEY TRANSMITTERS ACT

History

The North Carolina Money Transmitters Act was enacted as the Sale of Checks Act in 1963. In 1991, the General Assembly amended the Act and retitled it the Money Transmitters Act. With the exception of banks, savings and loans, and government agencies, the Money Transmitters Act requires the Commissioner of Banks to license any business entity which, as a service or for a fee, sells or issues a check, draft, money order or any other instrument for the transmission or payment of money.

Current Law

As of December 31, 1993, there were 21 companies licensed to sell checks or money orders in North Carolina, although only 1 is headquartered in North Carolina. Together these companies account for the majority of payment instruments transmitted or sold throughout the United States and abroad. This multi–billion dollar a year industry is not regulated at the federal level; and the Money Transmitters Act is designed to promote public confidence in the purchase of payment instruments, to protect the consumer, and to enforce regulatory compliance standards. In addition to meeting capital, bonding and other licensing requirements, each company licensed by the Commissioner is subject to an audit of its books and records to ensure that it operates safely and soundly.

NORTH CAROLINA MONEY TRANSMITTERS LICENSEES
AS OF DECEMBER 31, 1993

Licensee	*Headquarters*
American Express Travel Related Services Company, Inc.	200 Vesey Street World Financial Center New York, New York 10285–4775 (212)640–5100 Fax (212)640–1273
Barclays Bank PLC	4 Royal Mint Court London, England EC3N 4HJ MAILING ADDRESS: 75 Wall Street,10th Floor New York, New York 10005 (212)858–8454 Fax (212)858–8606
Circle K Money Orders Company	1601 North 7th Street Post Office Box 52084 Phoenix, Arizona 85072 (602)253–9600 Fax (602)229–8650
Citicorp	399 Park Avenue New York, New York 10043 MAILING ADDRESS: 8430 West Bryn Mawr Avenue Chicago, Illinois 60631 (212)559–1000 Fax (212)371–2824
Comdata Network, Inc.	5301 Maryland Way Brentwood, Tennessee 37027 (615)370–7000 Fax (615)370–7614
Francheque S.A.	5 ter, Rue du Dome 75761 Paris Cedex 16, France MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987–7313
Global Express Money Orders, Inc.	8819 Monard Drive Post Office Box 8608 Silver Spring, Maryland 20907–8608 (301)588–2870 Fax (301)588–1651

Licensee	Headquarters
GSC Enterprises, Inc.	D/B/A Fidelity Express Money Order Co. 130 Hillcrest Drive Post Office Box 768 Sulphur Springs, Texas 75482 (903)885–1283 Fax (903)885–6240
Interpayment Services Limited	1 Wimborne Road, Poole Dorset BH15 2BB, England MAILING ADDRESS: 75 Wall Street, 10th Floor New York, New York 10005 (212)858–8454 Fax (212)858–8606
MEMO Money Order Company	1029 Mumma Road Wormleysburg, Pennyslvania 17043 (717)731–0660 Fax (717)731–0609
Mid–America Money Order Company	500 West Broadway Post Office Box 1057 Louisville, Kentucky 40202 (502)562–5475 Fax (502)562–5434
Quick Stop Food Mart, Inc.	224 Elizabethtown Road Post Office Box 2427 Fayetteville, North Carolina 28302 (919)483–9021 Fax (919)483–2634
Racetrac Petroleum, Inc.	300 Technology Court Smyrna, Georgia 30082 (404)431–7600 Fax (404)431–7612
Societe Francaise Du Cheque De Voyage	c/o American Express Company 10/29 Rue Du Capitaine Guynemer Berkeley Building Codex 19, Paris La Defense, France MAILING ADDRESS: 200 Vesey Street New York, New York 10285–4775 (212)640–5100 Fax (212)640–1273
Thomas Cook Australia PTY Ltd.	28 Albert Road, 3rd Floor South Melbourne, Victoria, Australia MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987–7313

Licensee	*Headquarters*
Thomas Cook Currency Services Inc.	One Penn Plaza, Suite 1714 New York, New York 10119 (212)643–6599 Fax (212)643–6612
Thomas Cook Inc.	3 Independence Way Princeton, New Jersey (609)987–7313 Fax (609)987–7262
Thomas Cook Travelers Cheques Ltd.	Thorpe Wood Peterborough, England MAILING ADDRESS: c/o Thomas Cook Inc. 3 Independence Way Princeton, New Jersey 08540 (609)987–7313
Travellers Cheque Associates Limited	154 Edward Street Brighton, Sussex, England BN2 2LH MAILING ADDRESS: c/o American Express Company 200 Vesey Street New York, New York 10285–4775 (212)640–5100 Fax (212)640–1273
Travelers Express Company, Inc.	1550 Utica Avenue South Minneapolis, Minnesota 55416 (612)591–3855 Fax (612)591–3860
Western Union Financial Services, Inc.	One Mack Centre Drive Paramus, New Jersey 07652 (201)986–5100 Fax (201)986–6567

TOTAL: 21

REVERSE MORTGAGE LENDERS

THE REVERSE MORTGAGE ACT

History

The General Assembly enacted the Reverse Mortgage Act in 1991 for the purpose of making reverse mortgages a useful financial tool for elderly homeowners. Due to a sunset provision, the Act will expire on October 1, 1995. With the exception of banks, savings institutions, credit unions and the North Carolina Housing Finance Agency, the Act requires that the Commissioner of Banks approve any lender which wishes to make reverse mortgage loans in this State. Lenders such as banks which are exempt from the Act must, however, notify the Commissioner of Banks of their intent to make reverse mortgage loans in North Carolina.

Current Law

As of December 31 1993, the Commissioner had approved 3 lenders to make reverse mortgage loans and 4 exempt lenders had notified the Commissioner of their intent to make reverse mortgage loans. The Reverse Mortgage Act contains many consumer protection features designed to promote public confidence in reverse mortgage loans. In addition to authorizing the Commissioner to establish capital requirements for approved lenders, the Act regulates the renegotiation of reverse mortgage loans, places limits on the borrower's liability and requires disclosure of loan terms. To enforce the Act, the Commissioner may issue cease and desist orders and impose civil money penalties.

Future

Although, to date, little use has been made of reverse mortgages, the law should not be allowed to expire as it is expected this industry will gradually grow; and consumer protection is required in this area.

NORTH CAROLINA REVERSE MORTGAGE LENDERS
AS OF DECEMBER 31, 1993

Registrant	*Headquarters*
* Centura Banks, Inc.	134 North Church Street Rocky Mount, NC 27802–1220
* Financial First Federal Savings Bank	445 South Main Street Burlington, NC 27216
* First Federal Savings and Loan Association of Charlotte, NC	801 East Morehead Street Charlotte, NC 28202
* First Union Mortgage Corporation	Two First Union Center Charlotte, NC 28288
Tidewater First Financial Group, Inc.	4500 Holland Office Park Suite 312 Virginia Beach, VA 23452
Wachovia Mortgage Company	301 North Main Street Winston–Salem, NC 27102
Wendover Funding, Inc.	725 North Regional Road Greensboro, NC 27409

* Exempt

INTEREST RATES
IN
NORTH CAROLINA

MAXIMUM RATE OF INTEREST ALLOWED ON CERTAIN LOANS

According to the provisions of GS 24-1.1(c) and 24-1.2(2a), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain loans of $25,000 or less. The maximum rate is the greater of 16% or the latest published noncompetitive rate for U.S. Treasury bills, as of the fifteenth of the month, plus 6%, rounded to the nearest one-half percent. This rate is applicable to loans made in the following month. The maximum rate allowed by this statute and the period in which it changed are displayed below.

Period	*Rate of Interest*
June 7 - June 30, 1981	21.5
July 1 - July 31, 1981	19.5
August 1 - August 31, 1981	20.0
September 1 - September 30, 1981	21.0
October 1 - October 31, 1981	20.5
November 1 - November 30, 1981	19.5
December 1, 1981 - January 31, 1982	17.5
February 1 - February 28, 1982	19.0
March 1 - March 31, 1982	20.0
April 1 - May 31, 1982	19.0
June 1 - June 30, 1982	18.0
July 1 - July 31,1982	18.5
August 1 - August 31,1982	18.0
September 1 - September 30, 1982	17.0
October 1, 1982 - May 31, 1984	16.0
June 1 - October 31, 1984	16.5
November 1, 1984 - December 31, 1993	16.0

COMMISSIONER'S RATE ON CERTAIN HOME LOANS

GS 24-1.1A(a)(4)

According to the provisions of GS 24-1.1A(a)(4), the Commissioner of Banks determines monthly the maximum rate of interest allowed on certain home loans as defined in GS 24-1.1(A)(e). This rate applies to lenders who are affiliates or subsidiaries operating in the same office of a license under the North Carolina Consumer Finance Act.

The maximum rate is the greater of 15% or the latest published noncompetitive rate for U.S. Treasury bills, as of the fifteenth of the month, plus 6%, rounded to the nearest one-half percent. This rate is applicable to loans made in the following month. The maximum rate allowed by this statute and the period in which it changed are displayed below.

PERIOD	RATE OF INTEREST
September 1, 1987 - December 31, 1993	15.0

HISTORICAL INFORMATION

COMMISSIONERS OF BANKS
STATE OF NORTH CAROLINA

In 1931 the North Carolina legislature created the Banking Commission, an agency authorized to supervise all state–chartered banks. The Commissioner of Banks, appointed by the Governor to a four–year term and confirmed by the General Assembly, supervises and regulates all state–chartered banks through a professional staff of examiners and administrative personnel. In addition to enforcing the banking laws contained in Chapter 53 of the North Carolina General Statutes, he acts as the executive officer of the North Carolina State Banking Commission. Also, the Commissioner of Banks regulates consumer finance companies, refund anticipation loan facilitators, mortgage bankers, mortgage brokers, money transmitters and reverse mortgage lenders.

Listed below are the persons who have served as Commissioner of Banks since the creation of the position.

Name	*Dates Of Service*
Gurney P. Hood	May 27, 1931 – April 14, 1951
W.W. Jones	April 14, 1951 – October 31, 1957
Frank L. Harrelson (Acting)	October 31, 1957 – November 12, 1957
Ben R. Roberts	November 12, 1957 – September 6, 1963
F. Shelby Cullom	September 6, 1963 – January 18, 1966
Frank L. Harrelson (Acting)	January 18, 1966 – July 31, 1966
Frank L. Harrelson	August 1, 1966 – June 30, 1976
John R. Tropman	July 1, 1976 – April 27, 1978
Thomas N. Brafford	April 27, 1978 – August 31, 1978
James S. Currie	September 1, 1978 – March 31, 1987
Hal D. Lingerfelt (Acting)	April 1, 1987 – May 31, 1987
William T. Graham	June 1, 1987

NORTH CAROLINA BANKING COMMISSION MEMBERS

AGNEW H. BAHNSON	Winston–Salem	1931–1937
W. H. WOOD	Charlotte	1931–1933
JOHN F. BRUTON	Wilson	1931–1932
ANGUS W. MCLEAN	Lumberton	1932–1933
K.C. MENZIES	Hickory	1933–1937
C.E. TAYLOR	Wilmington	1933–1937
H. D. BATEMAN	Wilson	1937–1951
R. E. KERR	Charlotte	1937–1943 1951–1953
GORDON GRAY	Winston–Salem	1937–1939
BASCOM B. BLACKWELDER	Hickory	1938–1951
R. P. HOLDING	Smithfield	1939–1959
R. C. LLEWELLYN	Dobson	1939–1951
B. B. MASSAGEE	Hendersonville	1941–1951
JAMES R. MCKENZIE	Laurinburg	1949–1955
READE R. PICKLER	Albemarle	1949–1953
GARLAND JOHNSON	Elkin	1950–1955
WILLIAM HAL FERRELL	Graham	1951–1955
OSCAR J. MOONEYHAM	Forest City	1951–1957
A. K. BARRUS	Kinston	1953–1957
W. P. SAUNDERS	Southern Pines	1953–1957
REUBEN B. ROBERTSON, SR..	Canton	1953–1957
JOHN W. SPEARS	Lillington	1953–1961
DON S. ELIAS	Asheville	1954–1959
M. B. FOWLER	Durham	1954–1959
EDWIN P. BROWN	Murfreesboro	1955–1967
EDWIN DUNCAN	Sparta	1955–1963
CHARLES M. REEVES, JR..	Sanford	1955–1961 1969–1973
E. D. GASKINS	Monroe	1957–1967
JOHN VAN LINDLEY	Greensboro	1957–1965
JOHN P. STEDMAN	Lumberton	1957–1963
G. HAROLD MYRICK	Lincolnton	1959–1963
HOWARD MARION BROWNING	Charlotte	1961–1965
CHARLES M. JOHNSON, SR.	Raleigh	1961–1967
JESSE CLYDE JOHNSON	Mayodan	1961–1965
MANLY EMERSON WRIGHT	Asheville	1961–1965
J. ERNEST PASCHALL	Wilson	1961–1965
RALPH T. MORRIS	New Bern	1961–1965
LEWIS R. HOLDING	Raleigh	1963–1977
PAUL H. THOMPSON	Fayetteville	1964–1967
WILLIAM T. CHEATHAM, JR	Statesville	1965–1969
EDWIN DUNCAN, JR.	Sparta	1965–1969
ALLEN H. SIMS	Gastonia	1965–1969
MELBA G. SMITH	Belhaven	1965–1973
ARMAND T. SWISHER	Charlotte	1965–1969
PAUL WRIGHT, JR.	Durham	1965–1969
EDWARD T. SHIPLEY	Winston–Salem	1965–1971
JAMES T. MOSS	Youngsville	1967–1975
N. K. DICKERSON	Monroe	1967–1981
GEORGE B. COLLINS	North Wilkesboro	1969–1973
GRAHAM SMITH	Burlington	1969–1973
JOHN A. WILLIAMS, JR.	Raleigh	1969–1973
R. PATRICK SPANGLER	Shelby	1969–1973
HAL HOYLE, JR.	Lincolnton	1969–1973
THOMAS B. WATKINS	Charlotte	1969–1973
SAMUEL L. PHILLIPS	Spruce Pine	1971–1975
J. KENNETH LEE	Greensboro	1973–1977
R. R. TRIPLETTE	Winston–Salem	1973–1975
ROBERT H. WILLIAMS	Wilson	1973–1977
COLON BLAKE	Candor	1973–1977
JAMES B. CULBERTSON	Winston–Salem	1973–1979
ALFRED T. ADAMS	Boone	1973–1977
RUSSELL N. BARRINGER	Durham	1973–1977
KENNETH D. THOMAS	Hickory	1974–1979
HENRY BOND WILMER	Charlotte	1975–1979
ROGER LEE DILLARD, JR.	Sylva	1975–1979
PAUL E. FISHER	Granite Quarry	1975–1977 1985–1993
DONALD A. DAVIS	Raleigh	1977–1985
J. J. SAMSON, JR.	Raleigh	1977–1985
DORIS M. CROMARTIE	Charlotte	1977–1985
WALLACE N. HYDE	Asheville	1977–1981
C. FRANK GRIFFIN	Monroe	1977–1985
LORIMER MIDGETT	Elizabeth City	1977–1981
JOHN C. BOLT, JR.	Wilson	1977–1985
W. FRANK COMER	Dobson	1979–1986
STEVEN A. HOCKFIELD	Charlotte	1979–1987
EUNICE AYERS	Winston–Salem	1979–1981
JAMES J. SCARLETT	Greensboro	1979–1983
RHONE SASSER	Whiteville	1979–1987
GORDON MYERS	Asheville	1980–1981
C. J. MABRY, JR.	Shelby	1981–1985
KATHERINE HARPER	Charlotte	1981–1985
CHARLES C. BOST	Newton	1981–1985
HELEN A. POWERS	Asheville	1981–1985
ROBERT V. OWENS, JR.	Manteo	1982–1985
PAUL L. JONES	Kinston	1983–1987
ROBERT H. GAGE	Morganton	1983–1991
JOE I. MARSHALL	Madison	1983–1991
ALEXANDER D. GUY II	Jacksonville	1983–1988
ALLIE RAY MCCULLEN	Clinton	1985–1988
GARY PENDLETON	Raleigh	1985–1989
WILLIAM P. POPE	Statesville	1985–1990
FELIX S. SABATES	Charlotte	1985–1991
JULIA W. TAYLOR	Durham	1985–1989
ROGER L. DICK	Albemarle	1985–1991
JAMES C. ADAMS	Mount Airy	1986–
J. W. ADAMS	Whiteville	1987–1991
RICHARD P. BUDD	Winston–Salem	1987–1989
HAYES C. MARTIN	Asheville	1987–1988
SUE M. ADAMS	Wilson	1988–1993
JEFFREY P. HUNT	Asheville	1988–1989
BETTY JO FAIRCLOTH	Clinton	1989–1993
C. RAY KENNEDY	Charlotte	1989–1993
KENNETH E. MARTIN	Raleigh	1989–1993
A. C. PARKER	Fayetteville	1989–
JOSEPH D. TEACHEY, JR.	Wallace	1989–1991
LARRY S. HEDRICK	Statesville	1990–1992
CHARLES H. MERCER, JR.	Raleigh	1991–
HENRY G. WILLIAMSON, JR.	Wilson	1991–
W. B. BUCHANAN	Graham	1991–1992
CHARLES A. HUNTER	Charlotte	1991–1993
J. MARSHALL TETTERTON	Rocky Mount	1991–1992
TED N. GRIFFIN	Durham	1992–
DAVID R. GROGAN	Statesville	1992–1993
E. ROYDEN CLARKE	Englehard	1992–
G. HENRY TEMPLE, JR.	Raleigh	1992–
D. MARK BOYD III	Lincolnton	1993–
W. MAURICE BRIDGES	Rocky Mount	1993–
JUDY HARRISON	Charlotte	1993–
JOHN H. MORRISON	Asheville	1993–
CHARLES M. SNIPES	Hickory	1993–
MICHAEL L. WEISEL	Raleigh	1993–
MARY MCLAUCHLIN POPE	Salisbury	1993–

NORTH CAROLINA STATE-CHARTERED BANKS
OPENING DATES

Bank	Home Office	Opening Date
Branch Banking and Trust Company	Wilson	1872
First-Citizens Bank & Trust Company	Raleigh	03/01/1898
Southern Bank and Trust Company	Mount Olive	01/29/01
High Point Bank and Trust Company	High Point	09/02/05
Bank of Granite	Granite Falls	12/12/06
Bank of Pine Level	Pine Level	01/05/07
Mechanics and Farmers Bank	Durham	08/08/08
The Bank of Bladenboro	Bladenboro	10/01/08
Farmers & Merchants Bank	Greensboro	07/15/09
The Fidelity Bank	Fuquay-Varina	08/10/09
Peoples Bank	Newton	01/01/12
Four Oaks Bank & Trust Company	Four Oaks	06/24/12
Avery County Bank	Newland	10/17/13
Security Bank and Trust Company	Salisbury	03/15/15
Central Carolina Bank and Trust Company	Durham	06/07/15
The Heritage Bank	Lucama	11/01/16
Guaranty State Bank	Durham	02/24/17
The East Carolina Bank	Engelhard	01/20/20
The Bank of Currituck	Moyock	10/14/20
The Morris Plan Industrial Bank	Burlington	10/10/22
Central State Bank	High Point	03/18/26
United Carolina Bank	Whiteville	03/20/26
First Bank	Troy	08/23/35
Lexington State Bank	Lexington	07/05/49
Yadkin Valley Bank & Trust Company	Elkin	10/16/68
Lumbee Guaranty Bank	Pembroke	12/22/71
Mid-South Bank and Trust Company	Sanford	06/27/74
Randolph Bank & Trust Company	Asheboro	11/03/78
The Village Bank	Chapel Hill	03/08/82
Triad Bank	Greensboro	10/29/82
First Commercial Bank	Asheville	04/13/83
Lincoln Bank of North Carolina	Lincolnton	06/08/83
The Bank of Iredell	Statesville	06/08/83
Citizens Bank	Murphy	07/12/83

Bank	Home Office	Opening Date
Bank of Stanly	Albemarle	01/26/84
First Scotland Bank	Laurinburg	01/02/85
Bank of Union	Monroe	10/14/85
Salem Trust Bank	Winston-Salem	03/03/86
The Anchor Bank of North Carolina	Hampstead	10/06/86
Piedmont State Bank	Greensboro	10/15/86
State Bank	Fayetteville	03/16/87
The Community Bank	Pilot Mountain	03/23/87
First Community Bank	Gastonia	09/15/87
Blue Ridge Bank	Sparta	10/15/87
Community Bank & Trust Company	Rutherfordton	11/30/87
Triangle East Bank	Raleigh	01/04/88
FirstSouth Bank	Burlington	05/16/88
Standard Bank and Trust Company	Dunn	09/06/88
Bank of Mecklenburg	Charlotte	07/12/89
Old North State Bank	King	08/14/89
Unity Bank & Trust Company	Rocky Mount	09/05/89
Granville United Bank	Oxford	07/05/90
Centura Bank	Rocky Mount	11/05/90
Carolina State Bank	Shelby	04/05/91
Park Meridian Bank	Charlotte	08/20/91
Bank of North Carolina	Thomasville	12/03/91
Cabarrus Bank of North Carolina	Concord	10/26/92
SouthTrust Bank of Central Carolina	Concord	08/09/93

RECORD OF ASSETS AND DEPOSITS
OF
NORTH CAROLINA STATE-CHARTERED BANKS
1902 - 1993

Year	*No. of Banks*	*Total Assets (000)*	*Total Deposits (000)*
1902	20	$ 22,341	$ 16,242
1903	149	26,168	18,497
1904	174	29,842	21,678
1905	228	41,096	32,260
1906	263	48,308	37,693
1907	294	51,884	37,803
1908*			
1909*			
1910	348	62,147	45,962
1911	361	68,406	51,461
1912	387	85,584	66,238
1913	411	91,101	69,027
1914	422	85,920	59,456
1915	417	92,349	70,114
1916	437	118,212	96,150
1917	454	156,494	132,953
1918	461	179,865	141,451
1919	502	298,540	261,158
1920	558	271,776	197,121
1921	553	243,046	183,310
1922	544	264,623	211,538
1923	534	298,996	247,863
1924	543	302,798	245,589
1925	530	316,227	260,328
1926	514	313,746	267,585
1927	493	354,408	298,657
1928	485	346,744	298,824
1929	469	361,929	292,674
1930	399	284,388	230,831
1931	377	242,423	185,378
1932	254	226,883	173,297
1933	233	214,471	179,234
1934	213	273,640	237,315
1935	211	318,319	280,101
1936	200	358,704	318,955
1937	196	354,181	311,541
1938	191	375,194	331,666
1939	186	438,688	392,479
1940	184	475,829	427,143
1941	184	593,447	540,907
1942	183	786,354	731,863
1943	182	911,430	853,670
1944	182	1,226,863	1,164,615
1945	184	1,407,225	1,333,589
1946	182	1,443,771	1,358,377
1947	181	1,484,179	1,392,687

* Not Available

Year	No. of Banks	Total Assets (000)	Total Deposits (000)
1948	181	1,434,948	1,334,644
1949	182	1,431,506	1,317,680
1950	179	1,515,314	1,389,672
1951	179	1,704,373	1,566,942
1952	180	1,785,760	1,803,130
1953	180	1,632,289	1,639,736
1954	178	1,892,160	1,721,720
1955	174	1,982,586	1,799,835
1956	167	2,028,805	1,828,458
1957	165	2,065,123	1,852,174
1958	160	2,257,861	2,343,650
1959	153	2,019,679	2,094,607
1960	147	2,255,049	1,963,290
1961	140	2,458,553	2,150,915
1962	133	2,568,145	2,228,553
1963	125	2,564,684	2,212,118
1964	121	2,877,763	2,515,754
1965	116	3,140,387	2,743,481
1966	110	3,466,415	3,045,365
1967	103	3,849,356	3,350,953
1968	99	4,306,317	3,726,746
1969	86	2,874,890	2,499,376
1970	76	3,174,812	2,754,389
1971	72	3,603,890	3,126,589
1972	64	4,074,886	3,540,977
1973	65	4,793,760	4,140,411
1974	66	5,097,292	4,408,774
1975	68	5,401,119	4,704,143
1976	64	5,638,762	4,989,336
1977	62	6,198,395	5,479,936
1978	62	6,777,478	5,971,193
1979	57	7,201,055	6,284,722
1980	56	7,641,345	6,662,650
1981	52	8,675,501	7,402,381
1982	50	9,461,674	8,093,145
1983	50	10,213,510	8,726,179
1984	46	11,606,443	10,032,291
1985	46	10,361,363	8,982,182
1986	49	12,403,815	10,928,043
1987	53	13,590,301	11,680,980
1988	56	15,204,120	13,237,091
1989	62	16,845,388	14,678,614
1990	63	21,858,311	19,455,890
1991	66	23,759,310	20,818,853
1992	64	25,539,715	22,124,236
1993	57	30,617,010	25,280,000

RECORD OF ASSETS OF NORTH CAROLINA CONSUMER FINANCE LICENSEES

1948 - 1993

Year	*Number Of Offices*	*Aggregate Assets*
1948	104	$ 9,935,725
1949	114	$ 5,964,650
1950	131	$ 7,239,910
1951	155	$ 11,064,252
1952	190	$ 12,341,155
1953	216	$ 13,492,017
1954	256	$ 15,976,244
1955	297	$ 21,246,790
1956	319	$ 29,992,837
1957	321	$ 37,641,256
1958	373	$ 45,233,628
1959	487	$ 67,859,304
1960	555	$ 85,152,604
1961	593	$ 166,760,057
1962	587	$ 160,082,898
1963	580	$ 189,073,851
1964	578	$ 202,566,160
1965	583	$ 222,079,264
1966	584	$ 238,725,231
1967	580	$ 249,014,144
1968	586	$ 260,603,202
1969	701	$ 334,695,117
1970	685	$ 360,245,735
1971	688	$ 378,878,200
1972	695	$ 401,538,128
1973	717	$ 427,714,605
1974	711	$ 448,847,415
1975	686	$ 438,553,164
1976	692	$ 463,949,104
1977	712	$ 499,141,278
1978	748	$ 518,874,964
1979	745	$ 603,497,518
1980	708	$ 600,549,541
1981	612	$ 551,595,597
1982	572	$ 521,120,128
1983	572	$ 588,519,354
1984	572	$ 661,160,528
1985	597	$ 766,645,219
1986	614	$ 838,697,616
1987	645	$ 896,177,265
1988	652	$ 965,331,416
1989	671	$ 1,082,181,300
1990	667	$ 1,137,318,046
1991	639	$ 1,174,903,683
1992	635	$ 1,257,532,671
1993	642	$ 1,367,659,149